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# NORFOLK, VA.

PORT AND CITY.

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FACTS AND FIGURES

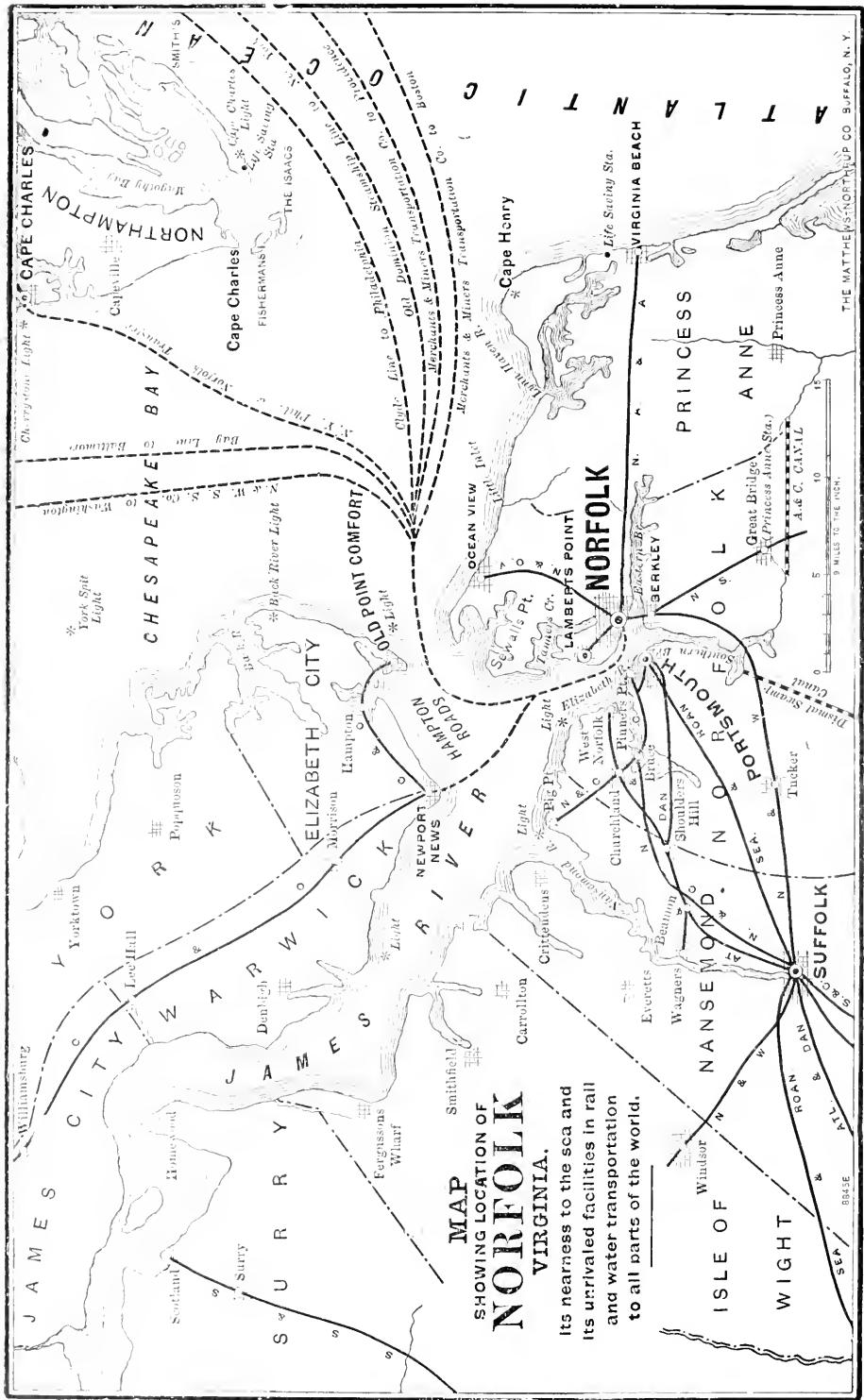
— OF ITS —

TRADE, COMMERCE

— AND —

MANUFACTURES.

COMPILED BY  
SAMUEL R. BORUM, SECRETARY,  
CHAMBER OF COMMERCE.



DEC 8 1908

# • A GREAT HARBOR AND TRADE CENTER

**B**EYOND question, NORFOLK, with its splendid harbor, is a point to which a great many eyes are turned in these days. Its nearness to the ocean, deep water, unobstructed by bars, or ice in the coldest winter, climatic conditions made favorable by proximity to the gulf stream, never experiencing frigid or torrid extremes, neither blizzards, cyclones or hurricanes to endanger persons or property, nor destructive to shipping which may ride at anchor absolutely secure from disaster, has, and is attracting the attention of this, and foreign nations as well, to the unlimited facilities at hand for accommodating the trade and commerce of the world, in this port.

The purpose of this book, therefore, is to supplement the facts and figures heretofore issued, and present in these pages the story of growth and development in lines, which should interest every one seeking a home for improvement in comfort, health or the acquisition of wealth, in the field which is a most inviting one.

To enable the reader to take in at a glance a few leading points about Norfolk, the following condensed matter is given as a preface to the work:

Norfolk is distinguished among American cities for its COTTON, LUMBER, TRUCK, COAL, OYSTER, FISH and PEANUT trades.

For its FOREIGN and COASTWISE traffic, its NAVY-YARD and SEASIDE RESORTS.

And for its history.

It was founded in 1680.

Besieged and burnt in the REVOLUTIONARY WAR.

Besieged in the WAR of 1812, and the CIVIL WAR.

And was the scene of the MONITOR and MERRIMAC encounter in 1862.

It is in LATITUDE 37 degrees north and LONGITUDE 76 degrees west, approximately, on Elizabeth River, at Hampton Roads.

Its mean SUMMER TEMPERATURE is 70 degrees; mean WINTER, 40; its RAINFALL about 50 inches a year, with average monthly installments.

The estimated POPULATION of the metropolitan district is 110,000—white, 75,000; black, 35,000; the DEATH RATE, white, is 17.

The TAX VALUATIONS are \$30,000,000.

The Tax rate—minimum, \$0.90; maximum, \$2.10.

The Schools, public and private, number 60.

The REAL ESTATE SALES and BETTERMENTS of six years past have been \$30,000,000; over 5,000 acres of suburb have been built upon in that time.

The water supply of Norfolk is abundant for present growing population, and can be increased as may be needed.

The city is thoroughly sewered after the Waring system, and works admirably.

Light, for public and private uses, is furnished by two electric light and one gas plant.

The city has abundant facilities for local transit,—in a well-equipped and well-managed system of electric (trolley) lines, traversing the entire city, and for several miles outside, to the suburban settlements. These lines on all the routes are well patronized, and give satisfaction in speed and safety.

The CHURCHES are plentiful everywhere and embrace all denominations.

A free Public Library, and a new Young Men's Christian Association building are among the attractions for resident and transient population, and with a hearty greeting to all.

Two excellent hospitals in the city, for general accommodation, and also a sanitarium, conducted under skillful medical supervision.

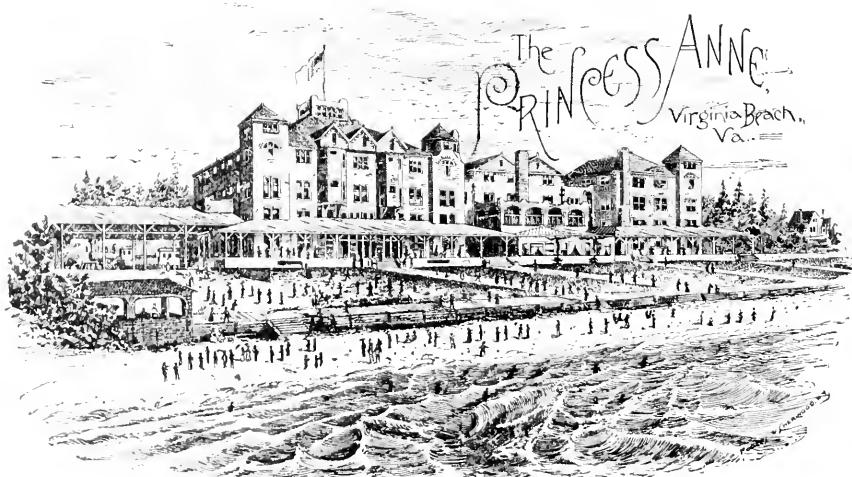
For health, and good climatic conditions, Norfolk is so declared by medical experts. There are no fresh-water streams anywhere, and the temperature in summer or winter, is most agreeable to those who make comparison with most other cities. The salt breezes in summer from the ocean, and surrounding rivers, fan you almost unceasingly day and night.

No hurricanes, cyclones or blizzards ever disturb the peace of this people.

Norfolk is well known for its near-by places of resort. In fifteen minutes you can enjoy a bath at Ocean View, in the Chesapeake Bay. In thirty minutes you can take a dip in the ocean, at Virginia Beach; and then there is Old Point, with its fine hotels, good music, cool breezes from the Bay and Roads,—and be home again entirely refreshed, at reasonable bed-time. Cheap fare on all lines, and quick transit each way.

Hotel and boarding-house accommodation in the city, with service commensurate with their charges.

For further information, general and specific, the reader will find in the pages which follow a story about this CORNUCOPIA DISTRICT, interesting, instructive, and so captivating as to excite a desire to come and view the land so graphically described.

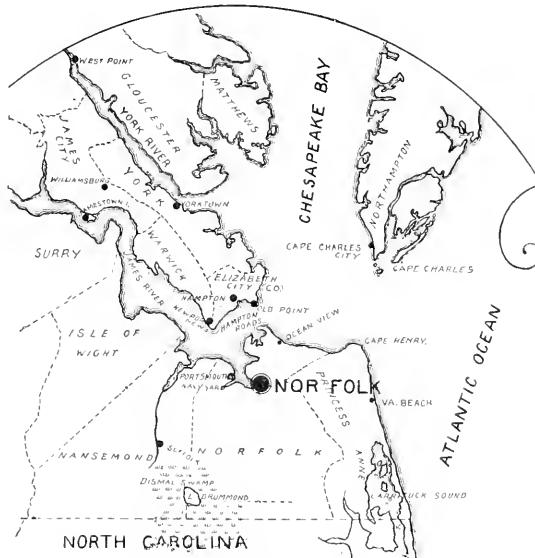


## THE KING'S CHAMBER.

**(W)**N all the charts of the American Coast since Amidas & Barlow's time, there is set down, in latitude 37 degrees north, approximately, about 205 miles southwest from Sandy Hook, and 150 miles northwest of the Scylla of Hatteras, a channel.

Cape Charles' Light-Ship and the pharos of Cape Henry, twelve miles apart, now mark, accurately and unmistakably, for the navigators of the world, this tidal cross-roads.

It has, very nearly, the true sea-tinge, which means very nearly true sea-depth; is without any bar, rarely storm-beaten, ice-bound



THE CORNUCOPIA DISTRICT.

hardly ever at all—a passage to still waters within, free and unobstructed practically, the year round.

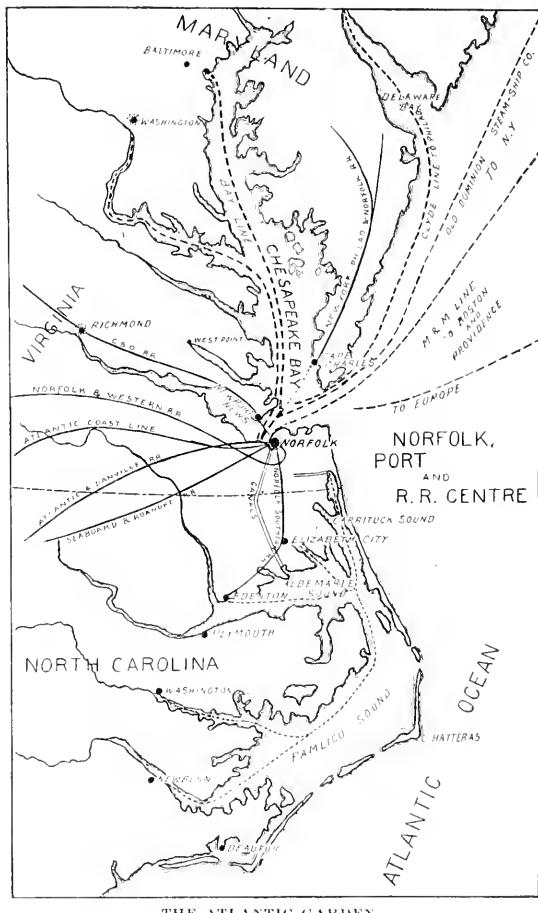
Through its landmarks, known as the VIRGINIA CAPES, it opens directly upon the superb land-locked basin of CHESAPEAKE BAY.

Inlets innumerable scollop the edges of this grand basin, and it is the receptacle for several important, because navigable, rivers. It is 200 miles north and south by twenty to thirty broad. Over it you may sail, if you choose, a hundred-mile course straight-away. It is, therefore, both haven and highway; and is unparalleled, in its noble dimensions and superlative natural maritime advantages, upon the littoral of the United States, excepting, of course, by its counterpart on the Pacific side, San Francisco Bay.

The first chart of this magnificent sheet of water was made by

that most picturesque of pioneers, CAPT JOHN SMITH, and a surprisingly accurate job they say this map of it is. He called it the "VIRGINIA SEA," and by another authority—in the domain of Science an eminent one (the most eminent of Virginians, and one of the most eminent of Americans, in fact)—COMMODORE MAURY, "Pathfinder of the Seas and Geographer of the Main," it has been described as a "King's Chamber among the world's great harbors."

And a King's Chamber, truly, it is—to landsmen, dwellers of the plain, in a view quite apart from the view of those who go down to the sea in ships. Baltimore, with half a million souls, occupies one of the courts to this chamber, the estuary of the Patapsco; and on its grand, natural aqueducts and fountains of the James and Elizabeth in Virginia, two other grand entrepôts of trade impressively rise. Into and out of it flows, back and forth, through these and other portals to it, a vast and cumulative stream of the foreign commerce of the Central West and Central South: and from the eastern side of the Mississippi Valley, now between Chicago and Memphis, toward this great bay, nearly all the trunk lines of rail either lead or head.



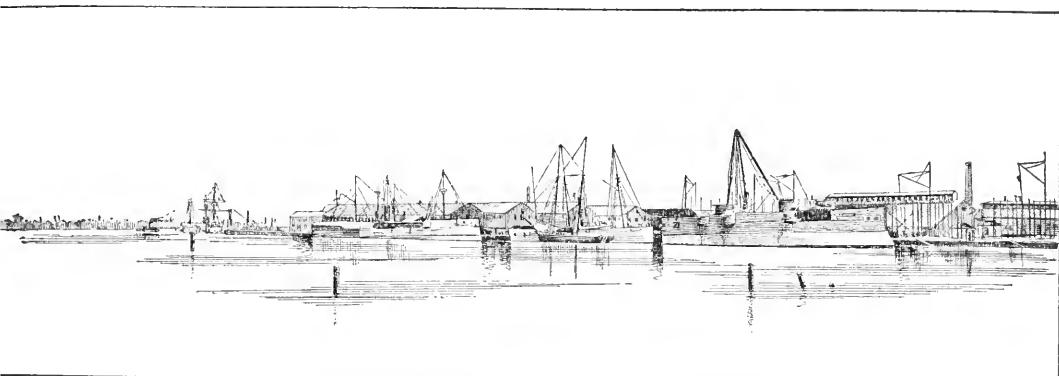
#### ROADS, RIVER AND PORT.

**E**T the foot of this bay, at its very heel in fact, is HAMPTON ROADS, a sound ten miles long, five miles wide and fifty feet deep, formed by the meeting of the James, the Nansemond and Elizabeth rivers, where, their missions fulfilled, they finally discharge their waters. The James has Richmond upon it, many a league inland, however, and the Nansemond is a smaller stream, though, in its way, like many a fellow of humble station, a useful. For the present we need not dwell upon either. It is upon the ELIZABETH and the Roads that our bird's eye concentrers; to the city upon them this description is especially addressed. They form together, this Eliza-

beth River and Hampton Roads, the seat of a rapidly expanding port and trade center, which in some respects is unique. It is a cluster of cities, a many in one, of different home names and of various claims to distinction; but of one family group, a plural known to the outside world, and abroad especially, by the name of its kernel, core and nucleus, NORFOLK.

This little commercial federation, so to speak, is laid out over the bay, Roads and river, somewhat like a wheel. NORFOLK PROPER, the hub of this wheel, is on the Elizabeth, eight miles from Hampton Roads and twenty-three by that channel from sea, and is accessible by vessels of twenty-eight feet draft. From this hub radiate, spoke-like, PORTSMOUTH, embracing "Gosport" or Norfolk Navy-Yard, BERKLEY, a manufacturing suburb, LAMBERT'S POINT, the great coal-ing station of the South, and other settlements of the Elizabeth River; and on the rim and felloe, or periphery of this wheel, are Cape Charles City, on Chesapeake Bay, and HAMPTON and NEWPORT NEWS, on Hampton Roads.

Broadly speaking, mind you, in the same unrestricted sense as if



NORFOLK NAVY-YARD, SOUTHERN BRANCH.

you should say New York, meaning by that the metropolitan district, Brooklyn inclusive, and other integral parts, so Norfolk in gross is composite—a whole venue of towns, among them, first in population and relative importance, Norfolk proper; then Portsmouth, next Berk-ley, and next again Newport News.

There is a Norfolk district, remember, and a Norfolk city entirely distinct; and of this Norfolk city, on Elizabeth River, heart of the district, life of it, body and soul, in fact, of it all, it is our special com-mission to treat.

#### CLASSIC GROUND.

**E**NTERESTING environment this city has: one of the most interesting, indeed, of the lowland districts of the Atlantic side. An infi-nitely scenic everywhere. It has the most charming prospects of sea and bay, roads and rivers, capes and beaches, points and spits, and unruffled cope, all summer long, above them.

What a place it is for marine effects and aquatic perspectives ! Long stretches of beach and strand, ground smooth and scoured white by that mightiest of engines—the sea ; the tremendous battery of the breakers forever forming and reforming ; the wild bird skimming the surf ; the wreck half buried in the sands. The beacons at the capes, and within them, white, towering, monumental, guidons for shipping by day, flashing out in the company of the stars at night. The placid bay, on its breast a white-winged yachting and fisher fleet reposing ; or a-spangle in the darkness with the fire-fly lights of the Bay Line boats, or the passenger floats of the railroads.

And then there's Old Point, with its splendid hotels, the Hygeia and Chamberlin. And FORTRESS MONROE, a citadel now, in its present state, only in name ; through its postern disclosing the groves and parterres of its inner courts ; from its parapet, vistas of aquarelle—like nothing so much, some one has said, as a walled palace of the Orient.

And how scenic it all must have been in these roads, when the "Great Eastern," leviathan of ships, lay there, in 1860, thousands visiting her at anchorage !

How scenic and spectacular, both, when, only three years ago, the forty warships of ten great powers were marshalled here for review !

But infinitely more interesting and spectaculær these parts are, all of them, in their historical aspects : the quickening and imperishable memorials of events which, in their bearing, were momentous for Liberty on this side of the water;

to Civilization consequential; upon Progress far-reaching. Hither came, you know, through these same capes, into this same bay, three centuries ago nearly, at the beginning at what seems, looking backward, a cycle in the World's chronicles—the Hesperian Cycle, the Cycle of Westward Ho !—hither came the ships of Newport, Smith and Gosnold, and anchored at "Old Poynt Comfort;" the little barques, freighted with the first Virginia colony—with more, indeed,—with the first systematic adventure at colonization of that race which is fount of our own ; of that breed compounded of Celt and Dane, and Saxon and Norman, which is dominant yet in the land.

Here, then, we may say, at Jamestown, Hampton, Berinuda Hundred and Richmond, between 1607 and 1609, Berkeley's star of Empire first rose upon the Occident. And here, at Jamestown, was discharged a Pandora's box of unnumbered woes to the Colonists and their posterity, when that first Dutch brig made fast in 1619, with its cargo of Congo slaves.

It was here, you remember, at Williamsburg, not many miles from



CITY HALL, NORFOLK, VA.

this bay, that PATRICK HENRY sounded in 1775, the tocsin of Revolution; and here at Yorktown, near by, that the closing scene of that Revolution was enacted. Here again, in the upper waters of this Chesapeake Bay, at Fort McHenry, in 1814, when Britannia's pride was once more humbled, the NATIONAL ANTHEM first was chanted. Here was fought, on Hampton Roads, in 1862, that famous duel of mail-clad ships—of the Federal MONITOR and Confederate MERRIMAC, “whilst all the world wondered!” And the Rhine of the Old World, with all that has transpired upon its banks, is not more storied now than the James of the new.

Yes, everywhere here the reminders most cherished among us; the most eloquent; the most epic; the tombs, the altars and memorials, the battle-fields and shrines!

#### THE YESTERDAY OF THE BOROUGH.

**N**ORFOLK proper is a city of a green and thrifty old age. It was settled in 1680. In 1736 the King's letters patent raised it to the dignity of a “borough,” and this title it retained until 1845, cherishing it for its associations very likely, as it does yet the old street names of the Colonial era, like King's Lane, Queen and Duke Street, York and Cumberland, Kent and Newcastle, Falkland and Bute, Charlotte and James, Yarmouth, Dartmouth and Dunmore; or those of its inceptive stage, like Cove and Bank, Main and Mariner, Chapel and Freemason; or those of heroic reminder, National Lane, Liberty and Union, Tripoli and Bermuda; or those others of genius and race pride, Avon and Waverly.

In a sense, it is constituent, part and parcel, you may say, of a borough yet—the sense, as we have already explained, of its trade.

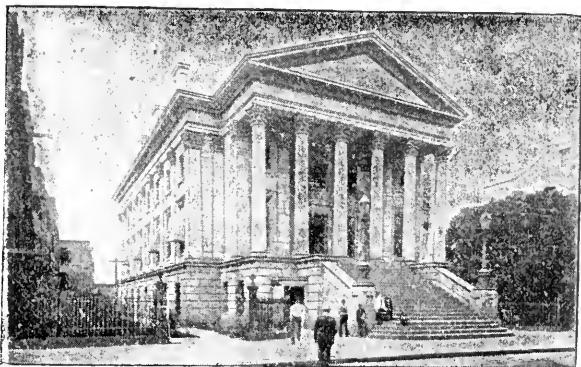
A veteran this Norfolk is of the wars.

It has been shelled out of house and home, scorched and scarred besieged in three and captured in two of them.

In the wall of its ancient church of St. Paul's is a relic of the Revolutionary assault by Dunmore—a round shot snugly fitting a niche of its own sculpture.

In the second war with Britain its militia gallantly and successfully defended it.

The MERRIMAC (properly the VIRGINIA), prototype of the modern ironclad, was Norfolk's contribution to the armaments of the Confederacy; this city furnished the *materiel* for it, and the *personnel* to man it.



POST OFFICE AND CUSTOM HOUSE.

Relics and antiquities abound here—heraldic devices upon tombstones, famous family names.

St. John's Lodge of Freemasons, of Norfolk, was chartered in 1741. The old light-house at Cape Henry was put up in the Revolutionary times. St. Paul's Church, Norfolk, was built in 1739; the original of Trinity, in Portsmouth, in 1762.

John Hancock's chair is preserved here: the one he sat in when the Declaration was signed.

And many a notable name occurs in this city's annals.

Early in the present century WILLIAM WIRT lived here, and TOM MOORE found here his legend of the Lake of the Dismal Swamp; FATHER RYAN, "the Minstrel of the Confederacy," was born here. G. P. R. JAMES was British Consul here before the war, and here wrote some of his romances. And PICKETT, of GETTYSBURG fame—in a wilder charge than Balaklava the leader—died here.

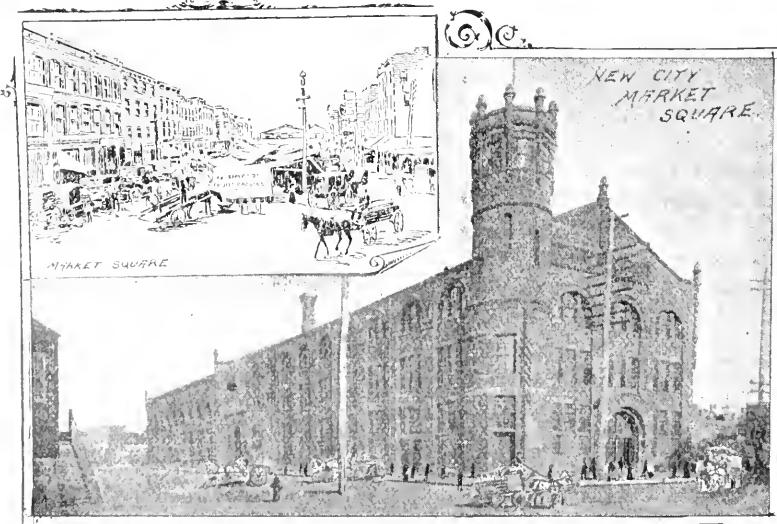
Along about 1800, Norfolk was the maritime rival of New York.

It had the West Indian trade, and a foreign commerce in staves and lumber, not far behind its customs business of to-day; in view of the fact that the carrying trade then was in large part its own, a more profitable business indeed, relatively, than now.

"It promised in 1807," we are told, "to be the commercial emporium of the country."

But in that very year its scepter passed from it. The Embargo Proclamation of that date, the War of 1812 to 1815, and the Navigation Act of 1820, were successive and almost crushing strokes to it, from which, however, it rallied, during the "40's," only to be cruelly scourged, in '55, by Yellow Jack (introduced by an infected ship); and, as if all this were not enough, to receive, by the Civil War, an almost finishing blow.

The causes, therefore, of its decline, during this period, are not far to seek. It was not, as some have held, that the tropic languor of



NORFOLK MARKETS, OLD AND NEW.

the Gulf Stream, flowing by its doors, pervaded it; else why not decadent conditions still? Nor was it perceptibly, as others say, that slavery conduced to its lethargy. But it was, rather, that with all these misfortunes heaped upon it, against the superior enterprise and successes of its growing and now prodigiously greater Northern rival, its natural advantages were of small avail.

#### PROSPERITY OF TO-DAY.

**N**ND at all events, whatever the moral, this is all now a dead past to Norfolk. For at last the tide turned, and Norfolk rose, with new aim and vim, when the CIVIL WAR closed.

Under changed conditions its fine harbor speedily secured it a large share of the exports of the cotton of the recuperating South, which share has steadily increased, until this market receives, in a full season, 750,000 bales, worth ordinarily \$30,000,000, and is FOURTH AMONG THE COTTON PORTS OF THE COUNTRY.

Contemporaneously grew also, a business which was just inchoate when the war came on, the trucking or market-gardening business, now aggregating, for the Norfolk district, \$8,000,000 a year, making this city first of Southern centers supplying the North with early vegetables, small fruits, poultry, eggs and lambs.

And coincident with these has likewise proceeded apace the development of its oyster and fishing business, perhaps \$2,500,000 in the aggregate a year.

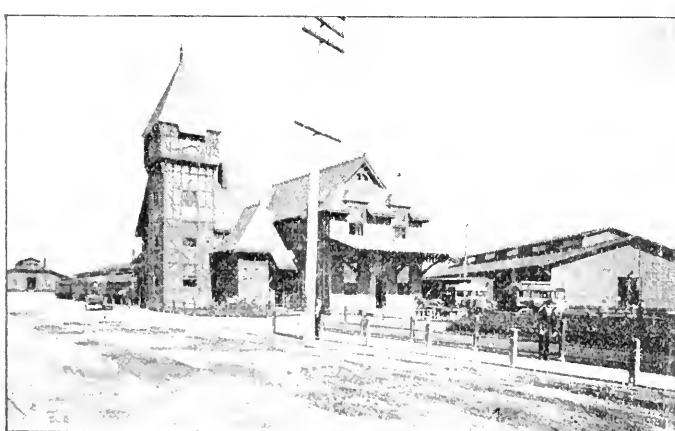
And of another industry, which, however suggestive of the commonplace and petty it may be elsewhere, is here far from insignificant, viz: The preparation for consumption, the world over, of the "gouber" or peanut of adjacent North Carolina and Virginia, a trade now estimated at \$1,250,000 in value a year.

But it is to its *Transportation Facilities*, gradually amplified since the war, especially of late years, and particularly to railroads that Norfolk owes the largest measure of its recent advancement.

The extension of its old, and the connections with new systems of rail penetrating the great pineries to the South of it, have made it,

at length, the FIRST LUMBER PORT OF THE SOUTH, with a business, for 1895, of 500,-000,000 feet, valued at \$10,-000,000, handled.

At the same time, the NORFOLK & WESTERN RAILROAD bringing the product of the illimitable and



NORFOLK & WESTERN DEPOT, NORFOLK.

unrivalled POCOHONTAS FLAT TOP COAL FIELD of South-west Virginia and Southern West Virginia to the bunkers of that road at LAMBERT'S POINT, has made this city the GREAT COALING STATION OF THE SOUTH ATLANTIC, with more than 2,000,000 tons, valued at nearly \$5,000,000, received annually, and more than 1,800 vessels, 500 of them ocean steamships, coaled; besides which, many others load at the "C. & O." piers, at Newport News, and in addition to which \$1,785,000 worth of Virginia iron is shipped now a year.

*The Population* of this Norfolk metropolitan district (Portsmouth, Berkley, Newport News and its other components included) is, in round numbers, 110,000,

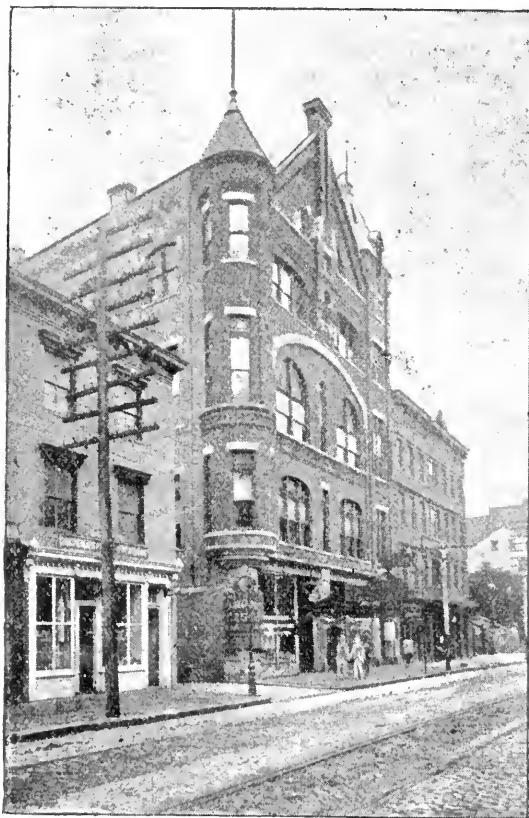
making this the largest city of the South, New Orleans and Louisville excepted; and Louisville is, in its characteristics, rather more of the West now than the South.

*The Tax Valuations* are \$30,000,000, and their equivalent in cash is probably nearer \$75,000,000; at the same time the debts of the several communities which are components of this district are, relatively, less than in the other cities of the South.

The Bank clearances of the business community are now upwards of \$58,000,000 a year, and are steadily increasing.

The Jobbing and Retail trade is more than \$24,000,000 a year.

The Manufactures, of which cotton goods, lumber, ship-building and fertilizers are the leading items, equal \$10,000,000



Y. M. C. A. BUILDING, NORFOLK.

a year. And the grand aggregate of the city's COMMERCE is fully \$150,000,000 a year.

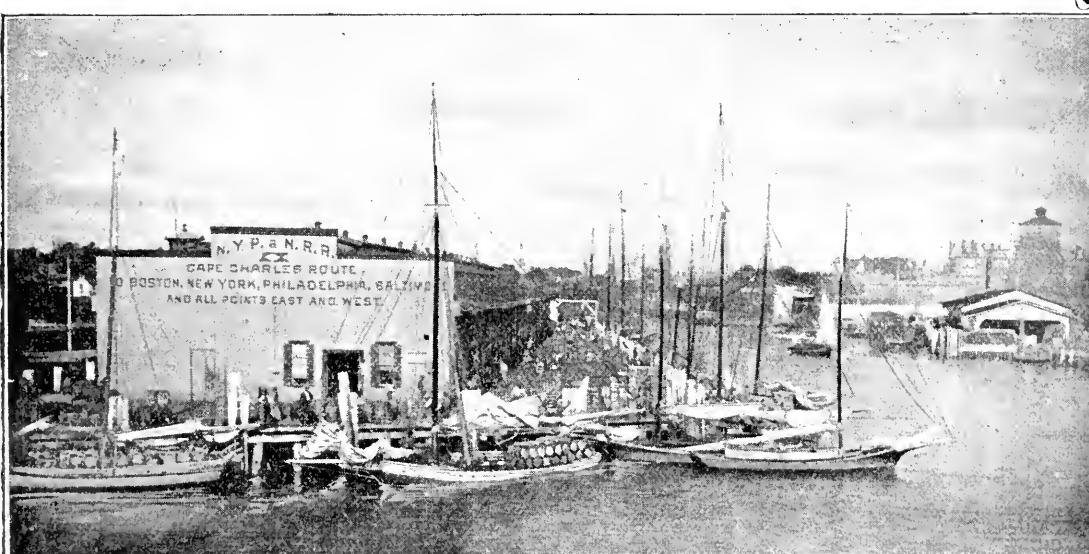
The sales of Real Estate in Norfolk proper, Portsmouth and the county of Norfolk, during the last six years, foot up \$27,000,000; the new buildings constructed in the different municipalities we group as one represent fully \$3,250,000 a year; and it is to be within bounds to say that the total expenditure for REAL ESTATE and BETTERMENTS in Norfolk proper, Portsmouth, Berkley, Newport News and Hampton, and their outskirts, since 1890 began, has not been less, on the whole, than \$35,000,000.

That's what they call out West a "boom," you say, perhaps, sir.

But it is not at all of the Jack o'Lantern, Hesperian sort, we hasten to rejoin.

Well, a boom, though, if you like. But a boom we can tell you, grown out of the annexation to Norfolk proper since 1887, of two populous suburbs, ATLANTIC CITY and BRAMBLETON, aggregating 1,590 thickly settled acres; and of the addition of 2,500 acres more of faubourg abutting Norfolk, Berkley and Portsmouth by the enterprise of the fifty-odd land and development companies organized during the last six years.

Out of the six new railroad connections since 1881, not to speak of suburban lines. Out of the expanding cotton traffic, the truck trade, the lumber trade, the oyster and peanut business and the jobbing and manufacturing growth we have already shown.



TRUCKERS' LANDING, NORFOLK.

And out of the wonderful endowment, the commanding and inestimable possession, this city has in its location alone. For it is upon that greatest of all highways, the Sea; and is central with respect to a series of waterways, which, from the Maryland head of Chesapeake Bay on the one hand, to Beaufort, N. C., on the other, have the length, in a direct line, of Lake Superior, or of Ontario and Erie combined; and which, prolonged northward still, by the Delaware and New York canals, afford an inland route clear from the great lakes to Pamlico Sound.

Did you know that?

No? We thought as much. Yet it's the fact.

But more.

With but slight expense, the experts say, this passage, a circuit now of a thousand miles inland, could be extended southward, to the Georgia frontier.

Well, what of that? perhaps you say.

Why, the perils of ocean avoided. And with a light flotilla provided, a practical coast defence.

See the point?

Surrounding Norfolk on all sides, in fact, is a TIDEWATER COUNTRY, and by this name that part of Virginia is known.

A country watered like the Netherlands, but naturally so, with a shore line of bays, sounds and rivers, and other connected pikes 2,500 miles long. Like Holland, but greater.



BIRD'S EYE VIEW OF THE CAPE CHARLES ROUTE.

And besides these, in that same situation, has originated three other short or local roads: An electric passenger and freight line from Newport News to Hampton and Old Point, and two narrow-gauge lines through the truck fields outside of Norfolk proper to the ocean beach resorts.

The Cape Charles Route is a connection of the great Pennsylvania System of the North. It is an air line from Norfolk to Philadelphia and New York; it runs also to Baltimore, and, consequently, it has a vast traffic in truck.

With hardly the equation of its navigable environment in the same area on earth!

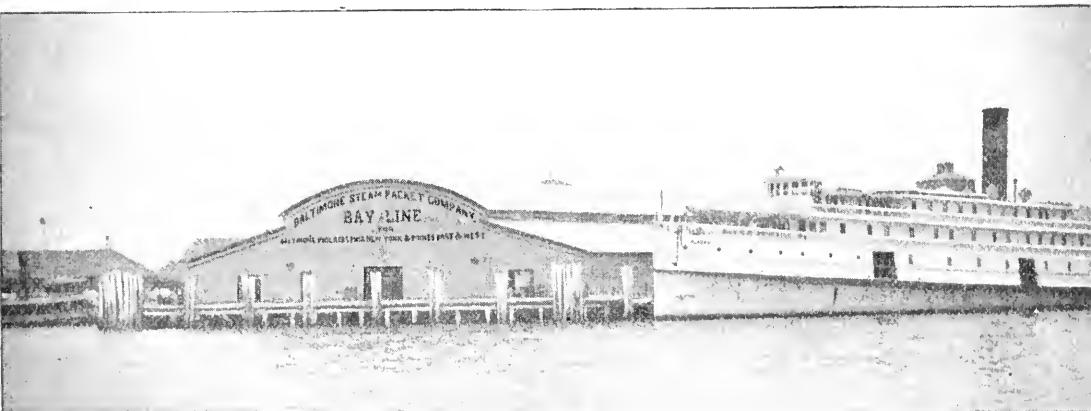
This position, unequalled along the South Atlantic Seaboard, has drawn to it, one after another, in course of its later development, its eight trunk railroad lines, viz:

1. The New York, Philadelphia and Norfolk Railroad, or "Cape Charles Route."
2. The Chesapeake and Ohio Railway, or "C. & O."
3. The Norfolk and Western, or "N. & W."
4. The Norfolk and Carolina, terminal here of the Atlantic Coast Line.
5. The Seaboard Air Line.
6. The Atlantic and Danville.
7. The Norfolk and Southern.
8. The Southern Railway.

The "C. & O." proceeds from Newport News through Richmond, Lynchburg and White Sulphur Springs to Cincinnati and Louisville, in the West, and to Washington, North. It brings freights into the city by car-floats, and passengers on its ferry-boats. Newport News is its Tidewater terminal. It transfers its freights to shipping there.

The "N. & W." passes through Petersburg and Lynchburg to Roanoke, Va., and has branches to Durham and Winston-Salem, N. C.; through the great tobacco belt, therefore to the Iron and coal fields beyond; through the valley of Virginia to Washington, and through West Virginia to Columbus, the capital and central city of Ohio, in the West, from which city it has Chicago connections. It is the coal road *par excellence* of the South.

The Atlantic Coast Line is the through route to Florida *via* Charleston and Savannah. It has a cotton and lumber and general traffic in Southern staples and goods. Its Norfolk and Carolina Division, ending here, has increased the naval stores business of the city in the last few years four-fold.



BAY LINE WHARF, NORFOLK, AND STEAMER ALABAMA.

The Seaboard Air Line proceeds through North Carolina to Atlanta, Ga., and there connects with the lines bound to the lower valley of the Mississippi and the great South-west. It has also a vast haul of cotton freights, lumber, and cotton-seed oil products.

The Atlantic and Danville goes to Danville, Va., 200 miles. It facilitates greatly the truck traffic of the city's infield.

The Norfolk and Southern penetrates the Sounds country of the North Carolina Coast, which in climate, soil and forest resource is a veritable "God's Country."

The Southern Railway, with its far-reaching connections, binding the Southern States from the Potomac to the Gulf, and from Mississippi to the Atlantic, covering a steel trackage of nearly 5,000 miles, and now having its Atlantic termini in Norfolk, means a great addition to the commerce of this port.

OF WATER LINES, Norfolk has these :

Four foreign lines:

1. That of the N. A. Transport Co., operating in connection with

the "N. & W.," despatching sixty-six vessels, aggregating 75,000 tons, a year, from Norfolk.

2. One landing at Newport News, and owned by the "C. & O."
3. Barber & Co.'s, a charter line.
4. The U. S. Shipping Co.

Three coastwise lines:

1. The "M. & M." to Baltimore, Boston and Providence.
2. The Old Dominion to New York.
3. The Clyde Line to Philadelphia.

Then there is also the barge line of the colliers of the "N. & W." road to Northern coast ports.

Four bay lines—one to Baltimore, one to Washington, and the Old Dominion Lines.

Three or four Sound lines—the Old Dominion and Clyde consolidated, that of the Norfolk Southern road, and independent lines besides.

Five river lines—the Clyde and Old Dominion to Richmond; the Virginia Navigation Co.'s also on the James; one to Petersburg, and the Baltimore-Suffolk Line.

So that, all told, its transportation agencies, water and rail, foreign, coastwise and local, number some thirty regular and established lines.

#### FORECAST OF TO-MORROW.

**T**Hese lines fortify it as the trade center for one of the richest commercial provinces in the land. For a region, albeit one of the oldest, that is to say, longest settled portions of the country, still in many parts a virgin zone; the tributaries of Tidewater or EASTERN VIRGINIA, and the Coast or Sounds Country of NORTH CAROLINA to the South; of Southside or SOUTHERN VIRGINIA, with a very much larger district of North Carolina alongside; of SOUTHWEST VIRGINIA and of WEST VIRGINIA in very large part—these last two the seats of wonderful iron and coal developments and city building of late.

In the restoration and evolution of Norfolk, and its field, as indeed all over the South, the railroads have played the star role and part.

The growth shown by the census of 1890, at the two extremes of Norfolk's east and west lines, in Southwest Virginia, in Western Virginia, and in the State of West Virginia, and in the district including and surrounding Norfolk itself, was fairly amazing; and it has been scarcely less surprising along the city's other systems of rail.

East and West, North and South, Northeast and Southwest, to every point and half-point of the compass, from Norfolk as a Seaboard terminal, now radiate these abridgments of time and space, the railroads and steamboat and steamship lines.

Unfolding to it the splendid destiny of a port and trade center, not of the South only, or of the South and West merely; but in the full sense of the term, as New York and New Orleans and San Francisco are, of a CONTINENTAL and a WORLD'S CITY AND PORT!

#### Receipts of Lumber and Logs at Norfolk :

|              |                   |
|--------------|-------------------|
| In 1888..... | 244,262,817 feet. |
| In 1895..... | 439,895,895 "     |

## HARBOR AND CITY.

**T**HE roads are only the outer harbor of this Norfolk; Elizabeth River, which was first explored by Sir Ralph Lane, in 1586, and was named for one of the Stuart princesses, is the real and inner.

It is a short but broad and capacious frith bearing back, from its mouth in the Roads, southeast as a whole, for about ten statute miles, and forming, with its three short stubs of arms, the figure of a double "Y." In the forks of this "Y," at its further or southern extreme, Norfolk City, Portsmouth and Berkley are lodged, Norfolk on one side, the eastern or right of the shank of the "Y," Portsmouth facing it, and Berkley in the crotch.

At its mouth in the Roads this river Elizabeth is 8,400 feet wide, and it has a minimum depth of twenty-six feet. At the city it is 2,000 feet wide, and in the branches from 1,000 to 2,200.

A channel 500 feet wide is maintained at twenty-eight feet depth, high tide, from the Roads to the Navy-Yard, on the Southern Branch, a distance of seven air-line miles.

There is afforded upon this river and its arms about thirty miles length of water front, and fully half that of anchorage ground.

Practically, vessels of twenty-eight feet draft can enter and lie up to the wharves, and the port is, therefore, what is commonly known in the sea-faring world as one of the FIRST-CLASS.

As you enter this river from Hampton Roads one of the first of the pilot's indexes you see is Craney Island Light. It is on the right hand coming in, and it marks the site of a battery during the Civil War.

A landmark it is of the past and present both, of which you may hear, like as not, some war tale unfolded.

But what strikes you, perhaps, with greater force than anything said of this sign-post to the port, is to hear, as you will, that all round here, the water as well as the soil, from Norfolk as center clear round to the sea, far as the unaided eye can reach, is under the most careful and prosperous cultivation.

You are entering now, not Norfolk alone, but the ATLANTIC GARDEN, so named, of the South.

The land you may see for yourself, everywhere in orchards or in truck; blossoming and blooming, mid-winter only excepted, like the rose; "fair" truly "as a garden of the Lord."

"But the water?" you say, with perhaps just the faintest inflection of doubt in your tone.

"Yes, the water; that's right," we respond, "seeded with the



NAVAL HOSPITAL, PORTSMOUTH SIDE.

luscious oysters, you know, for which these parts, and LYNNHAVEN especially, are renowned. And if you are fortunate touring by, betwixt flood and field, you may even behold two harvest homes at once—the hands in the ripened strawberry beds and cabbage fields ashore, and the “tongmeu” afloat in their light pirogues, gleaning the submarine.

From Craney Island it is about four miles, as the crow flies, to the Norfolk City Hall. But by the stream, approaching the city, it is pretty much all the way a shifting succession of the familiar scenes of maritime and city life and bustle.

About a mile inside the heads of the river the long two-storied trestles of the LAMBERT'S POINT COAL PIERS appear. There are four of them, two of iron and two of wood. Two of them are for coal exclusively, and two for general shipping.

These piers are 48 feet high, 60 wide and 900 feet long; the longest, some say, in the world. They extend out into six or seven fathoms of water, so that the largest ships can load from them. They have no



OYSTERMEN, LYNNHAVEN BAY.

storage yards; the loading is done direct from the cars, hundreds of which arrive here daily. They have loading capacity of 22,500 tons in ten hours, and can accommodate eight vessels at a time. Some 1,800 vessels, taking 1,750,000 tons, were actually loaded from them last year. They are supplied from the famous Pocahontas Flat Top field of Southwest Virginia and West Virginia; are owned by the Norfolk and Western Railroad; are leased to Castner & Curran, a Philadelphia company, and are managed by the Norfolk house of William Lamb & Co. They represent piers, bunkers, 483 acres of terminal grounds and all, an expenditure by the road of more than \$1,500,000.

Behind these coal piers is a thrifty settlement of 1,200 souls, occupying an area of 500 acres, which has been platted by the ten or twelve development companies operating here. There is a new cotton mill on this ground, and railroad shops, and a ship-yard for iron vessels is laid out.

Diagonally over from Lambert's Point are three more new railroad

settlements, those of The Southern Railway, Atlantic and Danville and Norfolk and Carolina (Atlantic Coast Line) roads, by name, respectively, WEST NORFOLK and PINNER'S POINT, town sites surrounding the termini of these roads, with piers into deep water at the mouth, but on opposite sides of the river's Western branch.

A noble stream this Elizabeth is at Lambert's Point; from one green fringe of shore to the other a glorious expanse of a mile and a half or more—here truly for Royalty well-named—and preserving this notable breadth until Norfolk is almost reached; lacking one essential only of the ideal harbor, viz: sufficient depth for anchorage ground.

On the other shore, and obliquely over from the West Norfolk piers, NORFOLK PROPER begins.

#### THE RESIDENCE DISTRICT.

**H**OW many cities—most, indeed, if you have travelled much you must know, and ports especially—present you first, as you enter their gates, whether by water or rail, their seamiest side.

It is not so with Norfolk. When you have fairly been ushered within, through its grand canal of Elizabeth River, there is disclosed you, on the one hand, the Portsmouth side, a beautiful park, a bit of original greenwood and greensward, verdant and inviting, exhaling the balsam of native pine; and on the other the precincts of Norfolk's brand-newest, tastiest and costliest, most stylish and attractive homes.

This park on the Portsmouth side is a Government reserve, that of the UNITED STATES NAVAL HOSPITAL. The residence district, which is its *vis-a-vis*, is the Norfolk "West End."

It is in this west end of the city of Norfolk that its fashion and wealth now congregate most.

The streets in this quarter, unlike those of its older parts, are wide. The mansions, many of them, are palatial, and the grounds, as a rule, are spacious and handsomely adorned with shade trees and shrubbery, espaliers of vines and beds of fragrant flowers—elm and magnolia, willow and laurel, fig and Spanish oak, Virginia creeper and climbing rose—an intermingling of the flora of North and South illustrating happily this city's mellow climatic mean, the local and generally accepted theory of which is this:

The great Gulf Stream flows by this coast very close in shore. The obstruction offered it by the powerful current proceeding out of Chesapeake Bay, forces its warm tropic waters up all the inlets and coves hereabouts far inland at every tide. Thus a regular circulation is maintained, as of water or steam through the coils of heating pipes, and thus the surrounding waters maintain an equable temperature here all the year round.

Norfolk is insular almost; the bay is on one side, the roads and the river on the other, the ocean at its back.

The mean temperature here in winter is 40 degrees; in summer 79.

Among so many luxurious establishments as there are in this Norfolk West End, it would be invidious to particularize; but of GUENT, which is an addition of the Norfolk Company; of the Esplanade and Serpentine of PARADISE CREEK, and numerous other views besides—

afford the reader so many glimpses of Norfolk at Home that he can judge, if he likes, for himself.

Closer in than this, over the creek, toward "town" along Granby Bute, York and Freemason streets, is an older and denser district of homes, in which there is still standing many a hale and stately survivor of the Ancient Regime in the South, holding its own in simple dignity and old-school grace, alongside the pretentious architectural types of to-day.

Conspicuous among these are the MYERS MANSION, at Freemason and Bank streets, which was built in 1791, and is occupied by Barton Myers, British Consul, and great-grandson of the Myers by whom it was raised; the old WHITTLE HOMESTEAD, on College Place, a centenarian also; and the WHITEHEAD MANSION, opposite Myers, which is ninety-six this year.

But this whole quarter is yielding fast before the encroachments of trade.

With the steady march of improvement North and West, its

sightly and restful to-look-upon habitations of the aristocracy of old, with their classic fronts of long colonnades and porticos and balconies; their embowered enclosures of open court, and fountains and arbors; their tall ivy-clad garden walls, and stables at the rear, and tenements for the slaves—these princely old Southern mansions here, like the



MYERS MANSION.

generation that maintained and became them, are, for the most part, passed or are fast passing away.

There is extant at Norfolk an old official document with the civic legend upon it, "There's no place like home!"

From its origin, in 1801, the motto of the city's Chamber of Commerce, its principal mercantile guild, has been, "Speed the Ship!"

"Sweet Home!" and "Speed our Bark!" Well chosen, certainly, and expressive sentiments, both. And honestly and unaffectedly rendered in the good old mother tongue.

There is room enough on these waters to afford every railroad in the United States a deep water terminal. "Ten years hence there will be one solid city all around Hampton Roads and extending up both banks of all its tributaries." Norfolk will "then" be as closely connected with Lambert's Point, Tanner's Creek, Sewell's Point, Old Point, Hampton, Newport News, Pig Point, Craney Island, West Norfolk and Port Norfolk as it is now connected with Berkley and Portsmouth. It will pay to study well this section of country and then act accordingly.—*Cornucopia*.

## A WATERSIDE MAZE.

**S**WEET HOME!" and "SPEED OUR BARK!" The precincts here for which these inscriptions might stand are no great distance apart. It is an easy transition, a step only, from the residence district to that of the docks.

And here, ah! here, as a while back we hinted — here there is life, at the heart of this Norfolk, port and city, on Elizabeth River, both sides of the stream.

Life with a dash of the foreign and strange in it all along shore; with a spice of brine, and pungence of bilge and oakum and tar; such life as the life of a port is everywhere; a salad of the commerce, a port-sangaree, if you'll pardon the pun, of the life and the spirit of the four quarters of the globe.

The sights and sounds and savors, the vistas and voices, peculiar the world over to ports: Ships and barks and barkentines, brigs and brigantines, and schooners and sloops; steamships and steamboats, tow-boats and toy launches, yachts, pilot-boats, racing-shells, "cat-boats" and "bug-eye" canoes; rafts even; enormous Naval "cruisers" and little Revenue cutters; "clippers" and "old tubs," "lime juicers," so called, and "Ocean tramps." Large and small, sail and steam, deep water and coasting, square rigged, schooner rigged and "morphrodite," high pressure and low, side wheeled and propellor wheeled — "just arrived and discharging," as the shipping-house chronicles say, "up and loading," at anchorage, under tow and in the dock — vessels and craft of every order, kind and degree, in short, and for every purpose under the sun.

At the threshold almost, this city discloses its saline side. There are lights to guide shipping on every point; buoys marking the channel; fog-bells and sirens, stentor throated and tempest tuned. Wharves — cotton wharves, with compress yards and warehouses and platforms behind; coasters' wharves like the "Bay Line" and "Old Dominion" and "M. & M.;" stave wharves like India Dock; coal wharves, truck landings, oyster and fish landings; ferry slips like those of the railroads and the county; wood wharves, lumber wharves; ship yards and ship railways, and floating docks, one after another of them, at Berkley and South Norfolk and Portsmouth and Gosport beyond.

 "Naturally, and both in a geographical and military point of view, Norfolk, with Hampton Roads, at the mouth of the Chesapeake Bay, as its lower harbor, and San Francisco, inside of the Golden Gate, in California, occupy — one on the Pacific, the other on the Atlantic — the most important maritime positions that lie within the domains of the United States. Each holds the commanding point on its sea front; each has the finest harbor on its coast, and each with the most convenient ingress and egress for ships — each as safe from wind and wave as shelter can make them. Nor is access to either ever interrupted by the frosts of winter. In the harbors of each there is room to berth, not only all the ships of commerce, but the navies of the world also."

— Commodore Matthew F. Maury.

Postoffice receipts in 1885, \$43,260.27; in 1895, \$84,892.42.

**THE BUSINESS QUARTER.**

**T**HE wholesale quarter begins at the wharves and belts the water front of Norfolk proper, three or four squares wide for the length of perhaps three-quarters of a mile.

Certain streets and wharves are almost entirely given over to a single pursuit.

The RETAIL STREETS proper are upper Main and Church. The stores along these two thoroughfares are exceptionally numerous, and many of them vie, in the matter of embellishment and display, with those in the greater cities that set the tradesmen's styles.

At first, indeed, when you find that Portsmouth has its High street, of similar character, Berkley its Chestnut street, and Brambleton Ward its Brambleton avenue, too, it strikes you that retail trade here is somewhat overdone.

But a very good reason there is for this seeming excess of retail business, which will occur to you by and by, and that reason is the uncommonly large laboring population there is here, disburses every one.

Think of it! In the district for which Norfolk is trade center and market place, 25,000 truckers' hands, according to the National census, are employed. Then there are about 3,600 fishermen and oystermen for nine months in the year; 3,500 railroad men; 3,000 factory hands, 1,200 to 2,000 employed at the Navy-Yard; ships' crews paid off here, and besides these, thousands of summer frequenters of the neighboring seaside resorts.

It is safe to say that the weeks' wages of 25,000 of the laboring element of this district of country are in circulation here about all the time, not to mention the other classes at all.

**ATTRACTI0NS AND RESORTS.**

**W**ITH parks and pleasure grounds and places of recreation and resort, Norfolk is amply supplied. There is the NAVAL HOSPITAL PARK, a forest grove of seventy-five acres on the Portsmouth side; there is the new CITY PARK of ninety-five acres; there are numerous small parks laid out by development companies to enhance the attractiveness of their suburbs; and then there's the OCEAN VIEW and VIRGINIA BEACH resorts.

Ocean View is on Chesapeake Bay, eight miles northeast from Norfolk, with an outlook through the Virginia Capes to sea. Virginia Beach is on the shore of the Atlantic, eighteen miles due east.

Narrow-gauge trains run regularly to Virginia Beach, and an electric line takes you to Ocean View. Both have dancing pavillions, boats and teams for hire, beach and forest drives, hunting grounds contiguous, and all that. The bathing at Ocean View is mostly still-water; at Virginia Beach the surf.

THE PRINCESS ANNE, the hotel at Virginia Beach, is one of the finest in the land; and a new hotel, of large capacity, erected last year at Ocean View.

Shell roads, like those of New Orleans and Mobile, have been made everywhere throughout the trucking district of the Norfolk pen-

insular. From Norfolk radiate eleven of them, with total length of seventy-five miles. No speeding track could be finer than these where they are kept in order, and driving has become, in consequence, one of the pleasures of life hereabouts. The owners of fine roadsters are numerous here.

The Old Point and Hampton resorts, and the numerous fishing and hunting preserves of the bay, the Ocean shore, the Dismal Swamp and North Carolina Sounds, which are much frequented now by Northern sportsmen—many, indeed, taken up and enclosed—are all within jaunt of Norfolk either by boat or rail.

So, too, readily accessible, is all that province of the Old Dominion, which is richest in memories and souvenirs of the Colonial and Revolutionary periods, and which largely also, was the stage of Civil War.

#### NORFOLK, PORTSMOUTH AND BERKLEY.

**T**HE Elizabeth, as we have seen, has three cities bunched in its forks, viz.: Norfolk, Portsmouth and Berkley. These three form, as we have also seen, the bulk of one great business community.

Socially, likewise, they are hardly divisible—inseparable, we may say, indeed. But politically they are independent and distinct: three different bodies corporate in point of fact.

Norfolk is, by far, the largest of the three. It occupies, compactly, the north side of the river, over a stretch of about three miles in length by two and a half wide.

Within this area a population of 45,000 is housed. To the total may be added, as Norfolk's by propinquity, a scattering population of perhaps 5,000 residents just outside the corporate bounds, or 50,000 all told.

The site of Norfolk is flat. The highest point in the city is about twenty feet above tide. The surrounding country is of similar topography.

The place is not, however, destitute of charm. It is an old city—going now on its 217th year. Associations cluster round it; it is full of the spell of the past. It is by the sea; the salt breeze freshens it; the Gulf Stream tempers it; and it is in the midst of what is, in reality, as well as in name, a garden spot. As a port, it has that metropolitan air which contact with the world imparts. The breath of the great deep quickens alike its commerce and social life.

It is a growing city, a prosperous and a progressive. Its finances are orderly; its credit, first-class.

Its public works and public conveniences are well advanced. In the matter of sewerage, street paving, water supply, street lights, public buildings, sanitation, police administration, fire department, harbor concerns and street railroad facilities, it is abreast of the times.

Its institutions, such as schools, newspapers, organizations fraternal and benevolent, public charities, churches, and all that, evince steady evolution and a forward march.

Even in its amusements and recreations and mode of life the community is modern and city-like.

### NORFOLK IN A NUTSHELL.

**T**HE area covered by the corporation of Norfolk is four square miles. This figure includes BRAMBLETON, on the east, and ATLANTIC CITY, former suburbs, swallowed up by the city in course of its growth, the first named in 1887 and the other in 1890; but it does not embrace, it should be borne in mind, either Portsmouth, Berkley over the river, or Lambert's Point on its own side, nor the numerous populous suburban settlements north, northeast and northwest, chief among which are Huntersville, due north of it, just outside the city line; Lindenwood beyond that again, or Riverside, northeast, with Gordonsville between it and the city.

Lambert's Point lies about three miles from the Postoffice, northwest, close to the river's mouth. The Navy-Yard and Naval Hospital flank Portsmouth on either side.

Portsmouth has a city government, Berkley a town government; Lambert's Point and the other suburbs named are under county government, and the Navy-Yard and Naval Hospital under National control.

### FINANCIAL CONDITIONS.

**T**HE revenue policy of Norfolk is to levy on a low valuation at a high rate. The assessed valuations are \$21,313,000, of which only \$2,369,000 is upon personal property and perhaps \$1,000,000 suburban.

The tax rate is \$2.10 on the \$100 of valuations, in Old Norfolk (1.70 city, 0.40 State); \$1.10 in Atlantic City Ward and \$1.40 in Brambleton Ward.

The difference in levy is explained by the fact that under the terms of their annexation the two last-named parts of the city bear the cost of their own improvements for fifteen years, and are relieved from the charges of debt contracted before their admission.

This debt is now about \$3,270,000. It is practically all funded, and none of it drawing more than six per cent. interest. It is two-thirds covered by city assets, embracing public buildings, parks, water works, railroad stock, etc., and is but a small fraction of the values against which it is in reality a charge; for the assessment represents hardly more than a third of the actual property valuations, let alone the considerations of population, business and wealth generally, which are the real security for it.

As a matter of fact the credit of the city is A 1. Its old five per cent. bonds are selling at 110.

**CLIMATE.**—This is the half-way point between Maine and Florida. It is what may be called middle latitudes, and a mild and agreeable climate is the result. We have no extremes of heat or cold. As there is a point too far north too cold for comfort, so there is a point too far south too hot for comfort. This point is half-way between these two extremes of heat and cold. Government figures at our station here for twenty-five years go to show that we have the most even temperature of any signal service station in the United States.

## PUBLIC WORKS.

**N**orfolk proper there are thirty-two miles length of STREETS, of which eighteen have permanent pavement of stone—the business quarter, in fact, in its entirety.

Besides this, there are about seven additional of shell macadam, which is the prevailing style also in the suburban extensions where they are paved at all. And everywhere in the suburbs that the county has jurisdiction there are shell roads, equal to any country highways in the land, eleven of them altogether, with total length of seventy-five miles.

The SEWER SYSTEM, described in another connection hereinafter, covers twenty-eight miles of streets; approximately, the whole town.

The city expends about \$35,000 a year for new street pavement and street repairs, and about \$11,000 for sewer and sewer repairs. The cost of street work is in part assessed under the law against abutting property. Street railroads must keep that portion of the streets they occupy in order. Street sprinkling and sweeping, drainage of low grounds, and grading are all undertaken by the city. Sewerage runs into a great cess pool, from which it is pumped into the harbor. Sweepings and garbage are burned.

The City Engineer, under the direction of the Board of Street, Sewer and Drain Commissioners, has charge of all this work.

The city owns, among other properties, one public park of ninety-five acres, lately acquired at a cost of \$110,000, an old fair grounds, an almshouse and poor farm, a fine new market house and armory, which cost \$100,000; a city hall, a water works, which has cost it to date \$1,200,000, and several pieces of wharf and warehouse property, which it has leased out for ninety-nine years. It has, indirectly, control of its harbor front, through its representatives in the Harbor Commission, a body holding under the State, made up of appointees by Norfolk, Portsmouth and the county of Norfolk, as already said.

**WATER SUPPLY:** Norfolk derives its water supply from Lakes Lawson and Smith, which are connected, five miles out northeast, and from Lake Bradford, seven miles in the same direction.

The works are owned by the city.

They comprise, besides these lakes, pumping stations at the lakes and at Moore's Bridge, five miles off, ten miles of principal supply pipes, twenty-three of distributing mains, five hundred consumers' connections, and two hundred fire hydrants in the city and its outskirts. They are being extended also to embrace a lake still further off.

*The modus operandi* of distribution is the well-known Holly plan.

The pumps number eight—three at the Lakes and five at the Bridge, which is the main pumping station. The supply is equal to the requirements of a city many times Norfolk's size, viz.: twenty-nine million gallons daily. The water is clear, palatable and wholesome.

There are still some rain-water cisterns in use by house-holders, but they are almost entirely out of date. There is only one artesian well of any note in the city, that of the HYGEIA ICE COMPANY. It flows 60,000 gallons an hour. Many ships calling here, men-of-war especially, replenish their water butts from Lake Drummond, in the adjacent Dismal Swamp. This water is colored by the juniper and cypress of the swamp. It has special keeping qualities.

**STREET LIGHTING:** The use of gas-lamps for street lights has been entirely abandoned at Norfolk; the arc light only is in use. The city pays for two hundred and twenty of these; one hundred and five of them are furnished by the City Gas-Light Company, which is also an electric-lighting company, and one hundred and fifteen by the Electric Company of Virginia. No street lights are maintained by private parties, except those of the wharf owners. Though the city does not light the water front, or harbor, the waterside is, nevertheless, pretty well illuminated by private enterprise.

#### PUBLIC HEALTH CLIMATIC CONDITIONS.

**T**HE conditions affecting the public health of Norfolk have steadily improved with the extension of a WARING SEWER SYSTEM, begun ten years ago, and the sanitary administration as now conducted by the

Health Officer, under the city's Board of Health with police assistance, costs only the nominal sum of \$3,000 a year. The newly annexed territory is not yet thoroughly sewered but the work is progressing fast.

Warned by the frightful example of Mem-

phis, during that city's terrible yellow-fever plague of 1878, Norfolk fore-handledly commissioned the great Civil Engineer Waring to plan its sewers for it, and with some modifications his propositions have been given effect. To be plain, there is no natural drainage here at all; the city is on a dead flat, only four or five feet above sea level, so that a well-defined sewer system was, to Norfolk, an absolute necessity.

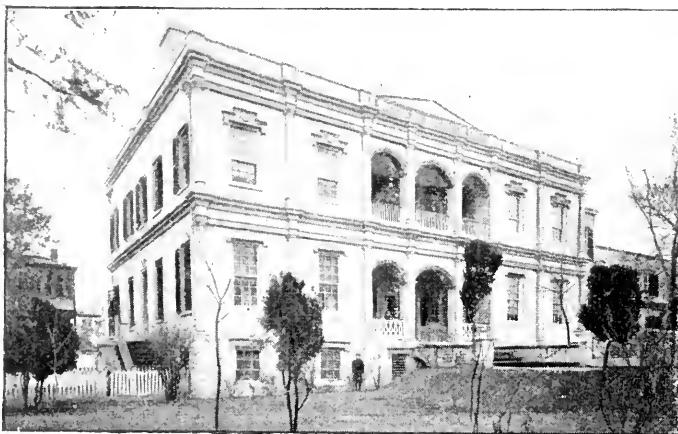
The system which has been provided is of iron, stone and terra cotta pipe, and twenty-eight miles in length—*i. e.*, covering the whole city within the limits, excepting three or four miles' length of streets.

The promoters of new suburban additions have all been enterprising in this same direction, so that whatever else it lacks, Norfolk is well sewered and drained throughout.

There is stringent QUARANTINE at Norfolk, and regular sanitary inspection, so that imported epidemic is little to be feared.

The police make quarterly inspections of the entire corporation, and the special sanitary inspector of the Board of Health is engaged steadily in the investigation of complaints.

The CLIMATE, modified both summer and winter by proximity to



RETREAT FOR THE SICK, NORFOLK.

the sea, and especially mellowed by the neighboring Gulf Stream, is mild, equable and agreeable at all seasons. It is much milder than on the same parallel inland on this account.

The MEAN TEMPERATURE is about 79 degrees in summer and 40 in winter. The average annual rainfall is 50 inches.

The presence of the numerous SEASIDE RESORTS in the environment of the city, which are patronized both in summer and winter, are evidence enough of the climatic moderation of this district without further remark.

There are no diseases especially prevalent at Norfolk or in its vicinity. Malaria is practically unknown. The Chesapeake and Virginia sea coasts are singularly free from fogs, and with such excellent sewerage, Norfolk is, for the white person, housed comfortably, living cleanly and well nourished, one of the most healthful cities of the world.

The DEATH RATE for the whites is about seventeen to the thousand of population; a rate, too it should be noted, naturally much augmented by its floating population of health-seekers and Jack Tars.

The rate for the negro population is nearly and sometimes more than double that of the whites. But this is the case wherever they are.

The city maintains an Almshouse, but no public hospital. There are, however, three private institutions of that sort of more than ordinary facilities and advantages, viz.: The Retreat for the Sick, St. Vincent's Catholic Infirmary, and the United States Naval Hospital on the Portsmouth side.

#### LAW AND ORDER.

**N**ORFOLK is, for a seaport, and a Southern one at that, with a large population of negroes, an exceedingly orderly place. It has, like all true ports, to be sure, its "havens" and "retreats" for Jack ashore; its variety shows and so-called concert halls, and in its general night-side aspects differs little from maritime cities everywhere in this country, or for that matter, the world.

"Sunday Law" is rigorously enforced at Norfolk. Gambling and the social evil are under police ban. They proceed, if at all, screened from observation, and are vigorously suppressed wherever known.

A POLICE FORCE of sixty-five is now maintained, and this number is to be increased shortly, so as to cover thoroughly the annexed territory.

**FIRE DEPARTMENT:** Norfolk's Fire Corps consists of fifty-three men, nineteen of them "paid" and regularly employed, and thirty-four "call" or running men, under a chief.

The equipment of the department embraces five steamers, two of them new; two hook-and-ladder trucks, five hose carriages, thirteen horses and a chemical engine. Additional facilities are provided in a Gamewell alarm, covering pretty much all the city, and one hundred and fifty fire-plugs, located very generally throughout the corporate limits, with fifty additional outside. The water supply is ample for fire purposes. The pressure afforded by the mains is sufficient for all emergencies.

## STREET RAILROADS, FERRIES, ETC.

**E**LTHOUGH street railroads, and the other facilities for urban and suburban transit, are not, strictly speaking, public enterprises, yet the public interest in them is great, because of the fact that they operate under a public franchise, and are indispensable public conveniences, and, in a sense, community improvements. As a subject, therefore, they naturally fall under the governmental head.

The transit system, available to Norfolk for communication throughout the city and its environment, embraces —

1. Eighteen miles' length of street railroads, of which ten miles are in Norfolk, six in Portsmouth and two in Berkley.
2. An electric line eight miles to Ocean View, a narrow-gauge road eighteen miles to Virginia Beach, and electric lines to all outlying suburban villages.
3. The public ferries between Norfolk and Portsmouth, owned by the county, but operated under lease by a firm.
4. The railroad ferries to Old Point and Newport News.
5. The various railroads centering at the city, which supplement the local suburban transit facilities.

## EDUCATIONAL.

**P**UBLIC SCHOOLS are maintained at the expense of city and State, and they are conveniently located in the several wards. Provision is made for the colored, who occupy separate buildings, entirely apart, with teachers to each.

PRIVATE SCHOOLS for male and female pupils of high and medium grade are numerous, and Parish Schools are maintained for both sexes of whites by the Catholic and Protestant denominations.

There is a colored mission school for both sexes, founded in 1883 by the Freedmen's Board of United Presbyterian Church of America, and is supported by that body. It has a faculty of eleven teachers and an attendance of about 600 students.

**F**REIGHT rates cut a big figure with the tiller of the soil, as well as the business man and manufacturer. We ship one bbl. or 100 bbls. of potatoes, apples, onions, beets, turnips, etc., to New York or Philadelphia for 25c. each, or half bbl. for 14c. We send up kale, cabbage, spinach, etc., for 17c. per bbl. We send up corn by steamer at 3c. a bushel, and by sail vessel at 5c. We send an early spring lamb, in April, for 50c. and sell at \$5.00 to \$8.00 per head. We send a 30 doz. crate of eggs up for 15c. per crate, or  $\frac{1}{2}$ c. per doz. In fact, as regards freight rates, we are practically in the suburbs of New York and Philadelphia. This is an important point to carefully consider. Eastern Virginia and North Carolina are as near to New York, practically, as most portions of New Jersey.

**T**HE first steam vessel to ply between Norfolk, Va., and New York was built at Norfolk in 1821, owned and constructed by Norfolk mechanics. She was named the "New York," a steam brig, engine and machinery imported from England.

## CHURCHES AND CHARITIES.

**T**HERE are prosperous churches of every creed and denomination at Norfolk. The church architecture is the most impressive in the place.

The Y. M. C. A. of NORFOLK is in a thrifty condition. It has 550 members. It occupies a handsome new building put up for it a short time ago, and provided with baths, "gym," reading and lecture rooms, and the usual concomitants of such organizations in other cities. There is a cut of this building on another page.

The CHARITIES have generous support at Norfolk. The city maintains an almshouse and poor farm and free dispensaries for the unfortunate and afflicted. The Catholic Church supports one Orphan Asylum and the Protestants another. The RETREAT FOR THE SICK is a hospital, with free beds, which are supported by the various churches, and a colored ward.

The NOR-  
OLDEST charity  
It supports a  
wrecked and  
plot in Elm-  
with Christian

THE Hos-  
standing in its  
the corner of

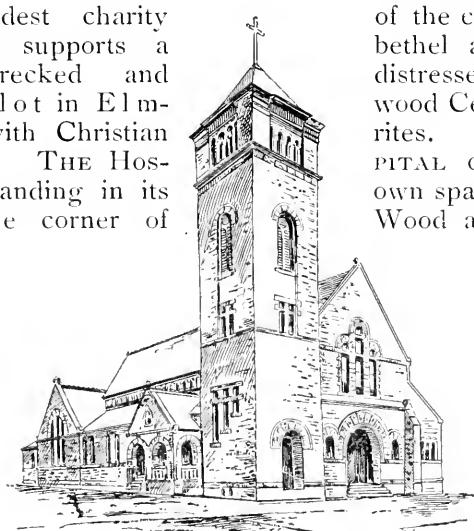


EPWORTH M. E. CHURCH, SOUTH, NORFOLK, VA.

FOLK SEAMEN'S FRIEND SOCIETY is the of the city. It was founded in 1826, bethel and chaplain, cares for ship-distressed mariners, and maintains a wood Cemetery, in which to bury them rites.

HOSPITAL OF ST. VINCENT DE PAUL, own spacious and handsome grounds at Wood and Church streets, is a fitting monument to the memory of two esteemed members of this community, long since departed, and is an enduring testimonial of the services rendered suffering humanity by the noble order that now manages and maintains it.

This hospital has 105 private rooms and seven wards, the whole furnishing



ST. LUKE'S CHURCH, NORFOLK, VA.

accommodations for 200 patients or more. The medical staff numbers eleven of the leading physicians of the city. Patients who are able, are expected to pay for the benefits of the institution, but those who are not, are treated free of charge.

The baths — Turkish, Russian, Massage, Electric and Roman — are features of the establishment, and for a trifling consideration are at the service of the general public as well as of the inmates of the hospital itself.

THE MARY F. BALLENTINE HOME FOR THE AGED was a few weeks ago presented by deed to a Board of Trustees, to whom is left the duty of deciding who shall be admitted to it. It was built by Mr. Thomas R. Ballentine, the wealthy truck farmer, and is the fulfilment of a suggestion made to him by his now deceased wife, many years ago. It will be forever an undenominational home for the aged of both sexes, and will prove a great blessing to many of the poor who will in the years to come find rest and shelter there. It is situated in Brambleton Ward, is a handsome structure of four-story brick, with terra-cotta trimmings, and will easily accommodate fifty or more inmates. It will be furnished appropriately throughout, by the donor, who will likewise maintain it during his life time, and at his death, endow it. The trustees, ten in number, have been selected from our best citizens, to whom is intrusted the duty of formulating rules and regulations for its government. Its cost is about \$75,000, and it is indeed a noble, and much needed charity.

#### LIBRARIES—WORKS OF ART—MUSIC.

HERE are three collections of books accessible to the public at Norfolk — the library of the Norfolk Library Association, 8,000 volumes; the Library of the Y. M. C. A. and the Law Library of the city.

There are, however, many fine private libraries here, and many costly paintings; among the latter some of the oldest family portraits in the State, many of them those of celebrities and worthies of Colonial and other early times.

There is, moreover, no lack of antiquities and souvenirs of the past. There is St. Paul's Church, the ancient tabernacle, to which we have already referred; there is the museum of relics and trophies at the Navy-Yard; there are the old homesteads, like those we have incidently mentioned, and some older, even, if you go outside the town.

Music is cultivated very generally in the homes of the city, and while there is no specially important musical organization, musical entertainments are popular. Bands play at all the resorts; concert and opera are well attended; the theatre is liberally patronized.

#### Receipts of Corn at Norfolk, Va.:

In 1888, 739,858 bushels,

In 1895, 4,266,493 bushels.

#### Receipts of Peanuts at Norfolk, Va.:

In 1888, 289,162 bags of 4 bushels each.

In 1895, 419,394 bags of 4 bushels each.

## THE PRESS.

**N**ORFOLK supports five daily papers and several weeklies.  
The morning dailies are :

*The Virginian*, M. GLENNAN, Owner.

*The Landmark*, owned by a stock company, S. S. NOTTINGHAM, Manager.

*The New Daily Pilot*, also owned by a stock company, W. B. WILDER, Manager.

The afternoon dailies are :

*The Public Ledger*, EDWARDS & FIVEASH, Proprietors.

*The Evening News*, J. C. CARROLL, Business Manager.

The weekly papers are :

*The Journal of Commerce*, W. THOMPSON BARRON, Proprietor.

*The Norfolk Herald*, W. S. COPE, Editor and Proprietor.

*The Labor World*, C. C. HOUSTON, Editor and Manager.

*The Virginian and Carolinian*, M. GLENNAN, Proprietor.

*The Cornucopia*, a monthly publication, published by A. JEFFERS, and devoted to farming and general agriculture. (See advertisement).

Portsmouth supports an afternoon daily: *The Star*, PAUL C. TRUGIEN, Editor and Proprietor.

Newport News, a daily and weekly: *The Commercial*, JOHN A. ROBINSON & SON, Editors and Proprietors.

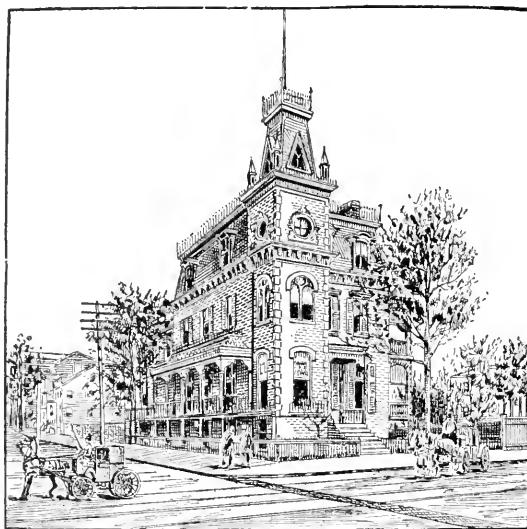
 Take an ordinary-sized map of the United States and lay your right hand, palm down, on the seaport city of Norfolk, with the thumb and forefinger pointing westward to Louisville, St. Louis and Cincinnati; the second finger pointing to Chicago; the third finger to Washington, Baltimore and Philadelphia, and the little finger to New York and Boston, and you will see that all the best markets of the United States are really and truly at our fingers' ends. The freight rates are as low and the time so short between Norfolk and all the above-named points that the the best markets of the United States are practically at our fingers' ends. It is a fine thing to reach out to the great markets and find them within our reach—within easy reach—within cheap reach. A healthy competition between the steamer lines and the railways puts all the best markets of the United States at our fingers' ends.

 Hampton Roads is now nearly girdled with electricity. A few years ago when we modestly asserted that in ten years Hampton Roads would be girdled with an electric belt our assertion brought out a broad grin of skepticism, doubt and unbelief. Well, only half the time has gone and three-quarters of the circuit is made.

A few short years hence one can step on an electric car and in twenty-five minutes reach Sewell's Point ferry across to Old Point; take electric car and in twenty minutes reach Newport News ferry cross to Pig Point, at the mouth of the Nansemond; take electric car for Portsmouth and thence take the ferry for Norfolk, and make the entire trip for 25 to 30 cents, and do it in less than two hours time. The neatest little pleasure trip in the United States.

## NORFOLK'S SOCIAL SIDE.

**O**RGANIZATIONS, Social, Fraternal, Military, Athletic and Sporting, are very numerous here. Pretty near all the SECRET ORDERS are represented.



MERRIMAC CLUB, NORFOLK, VA.

grounds, indeed, round about the city, are rapidly being taken by organizations of this kind.

The principal social clubs are the VIRGINIA and the MERRIMAC. The leading business and professional men of the city belong to one or the other of these.

## COMMERCIAL ORGANIZATIONS.

**T**HE CHAMBER OF COMMERCE, organized in 1801, re-organized in 1888, and, therefore, one of the oldest commercial bodies of the country.

Those two dates, those of its institution and re-institution, are engraved on its seal. It is a coincidence that each marks an era of prosperity in the history of Norfolk.

It is not, however, for its age only that this body is distinguished. It is useful and influential as well. The work it undertakes is indicated by the titles of its principal standing committees, showing the topics considered by it:

The Chamber has representatives of all the industries and interests, financial, mechanical, mercantile and professional, of the city.

It is, therefore, the special guardian of the city's commercial interests, and the forum, so to speak, for its merchants of all sorts. It is still serviceable in that particular, although with the organization of other public bodies it confines itself to its own special field. At the same time it is concerned, in the broadest sense, with the development of the industrial and manufacturing interests of the South.

AQUATIC SPORTS, formerly very popular here, seemed to be on the wane, when a new club of 150 members was organized—the NORFOLK BOAT CLUB. It has a new Club house and complete equipment.

The pastimes most in favor are those of the gun and rod. There are several shooting clubs, like the RAGGED ISLAND and MARTIN'S POINT and other gun clubs, which have grounds and a club house at the head of Currituck Sound, not far from the city, and some of these have non-resident membership. The best shooting and fishing

Its officers are: W. W. Vicar, President; N. M. Osborne, 1st Vice-President; John L. Roper, 2nd Vice-President; Washington Taylor, Treasurer, and Samuel R. Borum, Secretary; and a board of fifteen directors.

Maps and pamphlets are freely distributed by the Chamber, giving full information about Norfolk and vicinity.

**THE NORFOLK & PORTSMOUTH COTTON EXCHANGE** is located in the marble front "Dodson" building, and has fine quarters fully equipped to gather the cotton statistics of the port.

NORMAN BELL, Esq., is the Superintendent and Secretary, now for many years, and is always ready to give information in that department of trade.

J. W. PERRY, an experienced factor in the staple, is President, and the Board of Directors are amongst the leading houses in that line.

**THE BUSINESS MEN'S ASSOCIATION**, organized in 1890, is chartered to promote the business interests of the city "by drawing capital to it, and encouraging the location of mercantile and manufacturing concerns in it," to direct attention to the city's advantages, and particularly "to engender a more general and social intercourse amongst gentlemen of all branches of legitimate business residing in the city and its vicinity."

Special stress is laid on the last-mentioned purpose, viz.: the social phase of its work. To this end comfortable and handsome apartments have been fitted up by the body, where its members may find relaxation and companionship, or may entertain visitors to the city with genuine old Virginia hospitality.

Its officers are: THOMAS H. WILLCOX, President; WALTER SHARP, 1st Vice-President; E. E. DAWES, 2nd Vice-President; CHARLES PICKETT, Secretary; W. THOMPSON BARRON, Treasurer, and a board of fifteen directors.

Other commercial organizations of the city are :

The MERCHANTS' AND MANUFACTURERS' ASSOCIATION.

The REAL ESTATE EXCHANGE.

The BUILDERS' EXCHANGE.

The WHOLESALE GROCERS' ASSOCIATION.

The CLEARING HOUSE.

The BOARD OF UNDERWRITERS.

The PORTSMOUTH BOARD OF TRADE.

**THE BERKLEY AND SOUTH NORFOLK MERCANTILE AND MARITIME ASSOCIATION.**

**¶** We need men and money. We need brain and improved machinery. We need more factories. The factories of the South are paying the best of any in the United States. The climate and the low-priced labor favors the manufacturing interests of the South. The entire South has a splendid future before it. The future of that portion tributary to Norfolk is especially bright. First, because of its great timber wealth. Second, because it is intersected by ten lines of railroads and two canals. Third, because of its fine agricultural lands, and fourth, because it has a medium temperature — neither too hot nor too cold.

## THE MARKETS—LIVING—WAGES.

**N**ORFOLK, like New Orleans and San Francisco, is a city whose markets are abundantly supplied with the essentials of good cheer, and like these, also, is a city in which good living is, with many, a hobby and cult.

This part of the State—the Tidewater country, so called—has something more than mere local renown for many of its productions. To say nothing of the oysters and shell-fish of these waters, which are simply unsurpassed, no district of the country enjoys such a variety and abundance of the finny tribes. Here you have not only the commoner varieties, like the herring, mullet, perch, porgie, flounder, sturgeon, and all that, but the spot, chevallie, croaker, hogfish, sheephead, blue fish, bass, shad, Spanish Mackerel and pompano, one sort or the other coming in all the time.

It is a great spring-lamb country; the first early muttons sent North are from here. Lynnhaven Bay is famous for its oysters; Hampton, for crabs; the Chesapeake and the North Carolina waters, for fish; Smithfield, for hams; Nansemond, for sweet Potatoes; all this coast country for vegetables and small fruits, and particularly for peaches.

Isle of Wight and Southampton counties, not far from Norfolk, produce some 30,000 gallons of apple, peach and grape brandies a year (apple brandy mostly), of a very pure, wholesome and superior sort.

At Charlottesville, Va., in the foot-hills of the Blue Ridge, a celebrated claret—the Monticello—which originated with Jefferson, is made. The Virginia table wines, indeed, have been pronounced by foreign experts the only genuine wines made from the American stock of grapes, and the only wines as good as California's, which are from imported stocks.

Living is, with such a market, very cheap here; and wages and salaries, generally speaking, are relatively as high as anywhere else in the land.

There are several very good restaurants in Norfolk, devoted to the entertainment of the epicureans and bon vivants of the city. Several hotels, conducted on the American and European plans, afford good accommodation, and visitors in large numbers can be readily housed.

 **O**UR LUMBER MILLS employ about five thousand (5,000) men; their pay-rolls aggregate one hundred and fifty thousand (\$150,000) dollars per month, or nearly two millions (\$2,000,000) of dollars annually. In addition to these figures, these mills require thousands of dollars worth of provisions for their men, and many more thousands of dollars worth of hay and feed for the great number of cattle employed in hauling timber and logs out of the forest. This, together with a large amount paid out for chains, axes, rope and other supplies needed in this work, places the lumber interest, in this immediate locality, very far ahead in the line of *home* profit and production of any other branch of business enterprises in our midst; and it is growing larger and larger every year in order to supply the increasing demand from all parts of this great country for Southern pine lumber.

## THE NEW ATLANTIC HOTEL,

**T**HE leading hostelry of this city, is as good a house as there is in the land. It is an imposing structure, built on three sides of a parallelogram, having a frontage on Main street of 250 feet, on Granby of 208 feet, and on Randolph about 180 feet. It is four stories high, surmounted by a Mansard roof (making six floors in all), with pavillions rising from the angles of the roof as well as smaller ones intervening.

A court-yard, partially enclosed by the house, is sodded and adorned with potted plants, and has in it a sparkling fountain to cool the heated summer air.

Electric bells, warm and cold baths, comfortable elevators and easy stairways are other features that give the house its character for attractiveness, convenience and comfort.

The kitchen, superintended by an accomplished *chef*, serves in the best style known to the culinary art all those luxuries of sea and shore for which the environs of Norfolk are famous. The service of the house requires the work of 100 employees, and within it 1,000 guests can be lodged. It is estimated that at least 125,000 persons are entertained here annually.

R. S. DODSON, Proprietor; R. A. Dodson, Manager.

 “Herein is one of the omens of magnificent future success—that Norfolk is no merely evanescent creation of the “land speculator” and “town site boomer” of to-day. Her history of more than two centuries is an indication of the solidity to be found embodied in even her most modern enterprises. With a population of 70,000; with a general trade that has reached a total of \$100,000,000 per annum; with a lumber trade of 350,000,000 feet per annum; with a market for 600,000 bales of cotton annually; with a climate that seems to be perfection itself, and with natural resources in the territory tributary to it that are not surpassed anywhere in the world, what wonder is it that even the most critical and conservative observers grow enthusiastic?”—*New York Mercantile and Financial Times*.

 “Nature has ordained and selected Norfolk to be a trade center. Nineteen steamship lines and nine railroads have been drawn by its facilities. A line drawn from Delaware Bay, running west along the northern line of Iowa and the Dakotas, and running between Washington and Oregon, marks the equi-distant points from New York and Norfolk, and leaves four-fifths of the United States nearer to Norfolk than New York City (see Commodore Maury’s map), and with the increasing connections by rail with that part of the Union, this city is bound to grow in importance and at a rapid pace. One industry after another is locating here, increasing the trade and population, and in every way the future of Norfolk grows brighter day by day.”—*Correspondence Washington Post*.

 “The splendid natural advantages of Norfolk for the promotion of commercial undertakings cannot forever go unnoticed. As Virginia’s resources shall be developed it must follow that the finest harbor on the Atlantic coast will be the seat of one of the finest cities in the United States.”—*Philadelphia Record*.

## SEASIDE RESORTS.

**V**IRGINIA BEACH, and its famous "Princess Anne" Hotel, are eighteen miles due east from Norfolk, on the shore of the Atlantic, and are reached by the Virginia Beach and Southern Railroad, a narrow-gauge steam line, which makes the trip in forty minutes, stops included, at Lynnhaven, Oceana, London Bridge and other villages shipping oysters, fish and truck. This little road, indeed, has a handsome freight traffic. For its mileage, it is the largest carrier of truck entering the city. As much as 6,000 barrels of fish alone have been handled by it in a month.

This company has succeeded in making the Beach and hotel one of the favorite American seaside resorts. Its enterprise has been of great advantage to Norfolk—of three-fold advantage, indeed; in the first place, by drawing wealthy summer visitors; in the second, by developing trade along the line, and in the third, by providing a place of recreation for the residents of the city themselves.

The Princess Anne is an imposing structure of modern architecture and conveniences, which has accommodations for 500. An illustration herein shows it. It was located where it is for the surf-bathing particularly, but it has other diversions provided—boating and fishing and hunting on the bays and creeks adjacent; driving and riding through the aisles of the piney woods, and over the hard-packed beach for a distance of sixty miles, a greater stretch than anywhere else on the coast of the country.

The Princess Anne is open the year round.

The winter temperature here is about 54 degrees; that of summer, 78, and the water is 76 in the long bathing season, lasting usually from the middle of May to November.

### OCEAN VIEW.

**S**ITUATED on Chesapeake Bay, eight miles due north of Norfolk, and facing seaward with an outlook through the Capes, is this resort and hotel which is reached by the Norfolk and Ocean View Railroad. Hotel and road are owned by the same company. They represent an investment of \$100,000.

The attractions at Ocean View are bathing in both still and surf waters, boating and fishing; the latter especially good. This is the haunt of the hogfish, the most highly prized of pan fish hereabouts, and the place is not far distant from the far-famed "Lynnhaven" beds of the oyster.

The city people frequent this place all summer long; the road derives its revenue largely from them; the hotel is supported by people from other parts. It is a house of modern appointments, with accommodations for 250 guests.

An electric road furnishes the transportation the year round; in the summer months trains run each way every half hour. Great improvements have recently been made there in all departments, and thousands go there every day to enjoy a bath, or feast on the fish, crabs and oysters.

## CHARACTERISTIC LINES OF TRADE.

FIGURES AS TO COTTON, LUMBER, TRUCK, COAL, PEANUTS, FISH, OYSTERS, ETC.

### OUR COTTON TRADE.

**N**ORFOLK is the fourth cotton port of the United States, and its cotton trade has been developed since 1865—prior to that time the receipts of the staple being insignificant.

During the twelve months ending August 31, 1895, the net receipts of cotton at Norfolk were 472,540 bales, the total receipts in twenty-one years being 11,162,929 bales. The total distribution for year ending August 31, 1895, was 477,422 bales, a total in twenty-one years of 11,134,674 bales.

The Norfolk & Portsmouth Cotton Exchange was organized in June, 1874, and is in the twenty-second year of its existence. The cotton trade of Norfolk extends over Virginia, North and South Carolina, Georgia, Alabama, Mississippi and Tennessee, including at times Arkansas, Louisiana and Texas.

The rapid development of the railway systems of the South must eventually concentrate at Norfolk as the grand commercial entrepot of the South Atlantic States.

January 1st, 1896, the Southern Railway Company established its deep water terminal at Norfolk, transferring its entire business at West Point, Va., to the port of Norfolk. This system constitutes the seventh addition to the feeders of Norfolk's trade.

To NORMAN BELL, Esq., Superintendent and Secretary of our Cotton Exchange, we are indebted for the above figures.

### FIGURES ABOUT "NORTH CAROLINA PINE" LUMBER.

**E**MBRACED in that territory lying north of Wilmington, east of the Turpentine belt of Southern North Carolina and extending to the Piedmont region, extending east to the Atlantic Ocean, and north to the James River in Virginia, lies the Short Leaf or "North Carolina Pine" belt.

This territory is composed of forty counties in North Carolina and thirteen counties in Virginia containing an area of 14,500 square miles.

In this region there are 300 saw mills, one-fourth of which are equipped with dry kilns and modern appliances. These mills turn out about 800,000,000 of boards and bill stuff annually, and at least ninety per cent. of it finds a market north of Norfolk.

Norfolk is the great center of "North Carolina Pine" lumber, and it can be said of this port that the amount manufactured here, and that which passes through in transit North, exceeds 500,000,000 feet.

Eight railroads, with the Albemarle and Chesapeake Canal, have their terminals within the harbor of Norfolk, and they all contribute in bringing in that enormous bulk of lumber and log freight, the most of it distributed here. All the logs brought in, with the exception of hard wood logs are manufactured and kiln dried by the saw mills of Norfolk and suburbs.

The canal, as well as the railroads deal liberally with the lumbermen, and have done much to advance their interests and to increase the output.

Receipts at Norfolk, 1888 to 1895, inclusive:

Total lumber, 2,096,918,695 feet.

" logs, 849,448,277 "

Exported to foreign markets, 1888 to 1895 inclusive, lumber and logs valued at \$4,190,456.

The following comparison of receipts in 1869 as given in a publication at that time, with the record since 1890, is an interesting item at this point.

Receipts of lumber at Norfolk for 1869 was reported to be 26,153,418 feet, bear in mind, for the entire year.

Since 1890 the receipts for a single month, as here given, show what the growth of the trade has been:

Receipts for July, 1890, 27,299,479 feet.

" May, 1891, 26,723,153 "

" April, 1892, 29,440,903 "

" April, 1893, 34,649,215 "

" August, 1894, 37,969,326 "

" May, 1895, 35,753,351 "

Total receipts of lumber in 1895, 324,869,264 feet.

" " logs in 1895, 115,026,631 "

#### ESTIMATING THE TRUCK TRADE.

**N**ORFOLK may reasonably claim to be the center of the greatest market garden district in the United States, and for the first time in the history of the country the Census Bureau in 1891 issued a bulletin on truck farming, which threw a flood of light upon an industry hitherto in darkness.

Figures then given by this census investigation were very surprising to many well-informed people when it was shown that the annual products of the twelve census districts of the United States reached a value of \$76,507,155, on the farms, after paying freights and commissions.

In these figures the Norfolk district is given a trucking area of 45,375 acres and a product value of \$7,692,859.

In the eight Southeastern counties of Virginia (not including Accomac and Northampton, which are in the Peninsula district) and the eight Northeastern ones of North Carolina, in what is known as the Norfolk district, there are numerous bays, rivers and creeks of tide water, upon which either small steamers, sailing vessels or flat boats are used to transport truck direct from the farm to the large steamer docks at Portsmouth, Norfolk or Old Point Comfort. An estimate made by producers and shippers in 1879 placed the value of the vegetable and berry crop for that year at \$1,751,645, while for the census year ended June, 1890, the value of the vegetable crop alone, as indicated by reports on special schedules received from truckers, was \$5,773,467.25.

The season of 1889 was an unfavorable one in nearly all sections

of the country for the truck farmer, yet the following vegetables were shipped from Norfolk: Vegetables—beets, 2,900 barrels; cabbage, 347,130 barrels; kale, 177,707 barrels; onions, 4,800 barrels; radishes, 4,208 barrels; squashes, 1,750 barrels; turnips, 2,600 barrels; Irish potatoes, 325,000 barrels; sweet potatoes, 225,000 barrels; spinach, 122,829 barrels; asparagus, 28,000 boxes, containing two and three dozen two-pound bunches; string beans, 80,935 boxes; cucumbers, 46,280 boxes; onions, 9,600 boxes; radishes, 8,417 boxes; squashes, 3,500 boxes; tomatoes, 350,000 boxes; in addition there were shipped from the same point 863,152 melons, and 180,949 packages of miscellaneous vegetables, making a total of 2,789,557 pieces shipped from Norfolk during the census year.

Three factors combine to further its development: **SOIL**—the finest garden lands in the world; **CLIMATE**—the South Temperate, mellowed and evened by the great Gulf stream; and **MARKET**—large cities nearby readily reached by both water and rail.

Nine lines of railroad, with sidings into the truck fields, penetrate this district. Three coastwise and seven bay and river lines, touching at all landings, terminate here. Two canals are cut through the district.

In addition to the advantage of competitive freight rates, this region near Norfolk, particularly, enjoys exceptional advantages in its local highways, natural and artificial, for instance:

There are eleven shell roads radiating from the three cities on this harbor, with total length of seventy-five miles; and there are no finer country pikes in the land than these.

Again: there is not a farm within the ten-mile limit (referred to on the start) more than three miles from navigable water; most, indeed, are right on some one or other of the innumerable arms of the bay or rivers flowing into it. Into and out of all these arms, the tide ebbs and flows, and advantage is taken of the current to float produce out on the ebb, and make the return trip at flood—a primitive Old World method, perhaps it is, but positively the cheapest transportation from farm to market on the globe.

So we see that the fortunate trucker in the environment of Norfolk can send in his crop either by steam, sail, or flat boat; by rail or by canal, or can haul in on his farm wagon over the finest roads in the world.

There are some other things, too, in connection with this trucking business that merit remark. In the first place, it goes hand in hand as a source of wealth, with the oyster and fishing business. The boats and the hands when not at one, find work at the other.

In the next place there is scarcely another business in which so great a proportion of the gross returns go to the laborer. It is hand labor from first to last. And then the hands are paid weekly and the money goes straight into circulation.

 Norfolk offers unequalled advantages for the establishment of mechanical industries, large and small. There is hardly any industry that can be mentioned which would not find at Norfolk a favorable location for the manufacture, sale and distribution of its product, as well as for the cheap gathering of its material and labor.

## THE COAL TRADE.

**C**OAL, the fourth largest item of trade at Norfolk, is, with the increasing output of the Virginia and West Virginia fields, the increased demands of bunker business, and the growth of the city in population and manufactures, conspicuous among the seven for its rapid growth.

The Norfolk and Western's Lambert's Point establishment is the largest enterprise, of course, in the trade here. Reference has been made to it in other connections herein, but under this head some few further facts are pertinent.

The Norfolk and Western road was completed to Pocahontas, Tazewell County, Va., in 1883. A corporation, auxiliary to the railroad, was already engaged in mineral developments along the projected line of the road, and the very next day after Pocahontas was reached the first car-load of this now famous coal was sent to Norfolk. It found favor as soon as introduced.

The piers were located in 1884, chiefly by the efforts of Col. William Lamb, the General Agent in Norfolk. Improvements have been made from year to year since, until now there is landing capacity (with electric lights) equal to 22,500 tons in twenty-four hours.

In case of exigence the work is carried on all night. Three hours' notice may be given by vessels coming in by signal at Cape Henry, and the Health Officer will be on hand. Tugs are furnished free in stormy weather. There is at the piers twenty-six feet of water (minimum), and eight steamers can load at a time.

In 1885 there were 45 ocean steamers coaled at these piers and 402 other vessels laden. In 1892 there were 484 steamships bunkered, and 1,825 craft of all kinds loaded.

In 1886 there was handled here 504,153 tons; in 1892, 1,654,298 tons, valued at \$5,000,000. There has been handled here during the last eight years 12,221,623 tons.

There are 220 employees at these piers.

This Pocahontas coal is of such superior quality that it is used for the tests of speed upon new warships and for record-breaking by the big Atlantic liners. Already it has been pronounced in England the rival, destined to supplant as standard, the renowned Welsh coal.

Received at Lambert piers, 1888, 938,369 tons.

Received at Lambert piers, 1894, 2,198,497 tons.

The Pocahontas is the staple here, and local dealers handle at least 150,000 tons a year.

 There is no point in the South where the "raw material" may be gotten together as cheaply as on this harbor. There is abundant and "cheap labor," also "cheap steam coal" of the very best quality; and there seems to be no real or substantial obstacle to the making of Norfolk a first-class manufacturing point. The natural advantages are here. All that is needed to utilize the same, is capital and experience.

With an abundance of rail and water lines for transportation to all parts of the country, reasonable rates of freight may always be obtained.

## THE PEANUT TRADE.

**T**HE TIDEWATER region of Virginia and North Carolina is the home, and principal source of this popular product, which has grown up since 1876. At that time the total crop of the South only amounted to about 100,000 bags, or say 400,000 bushels, of which Tennessee furnished very few in comparison with the Virginia and North Carolina Crop. A full crop now, reaches six or eight times the foregoing figures; and the demand for this toothsome nut finds sale all over the United States and in Canada. Several large factories are here engaged in cleaning them for market, grading them from strictly prime to inferior, and the price per pound rates accordingly. In the several establishments five or six hundred hands are employed, mostly women and children, and the wages paid equals \$100,000 annually.

Not less than \$200,000 capital is employed in the business, and it is one which Norfolk must enjoy as a monopoly, it being the nearest distributing point for the crop producing region.

The receipts in Norfolk for years 1888 to 1895, inclusive, were as follows:

|                     |                     |
|---------------------|---------------------|
| 1888, 289,162 bags, | 1892, 404,514 bags, |
| 1889, 175,964 "     | 1893, 361,501 "     |
| 1890, 138,161 "     | 1894, 430,724 "     |
| 1891, 339,820 "     | 1895, 419,394 "     |

The bags or sacks contain four bushels each, and a bushel of unshelled nuts is 22 pounds. Statistics of the trade prior to 1888 are not available.

## THE OYSTER TRADE.

**T**HE oysters that are handled in this port are nearly all "tonged"—that is, scraped off their rocky beds with a concern exactly like two huge garden rakes geared on the principle of a pair of tongs. Scarcely any dredged oysters come here. Those taken with tongs are, of course, out of comparatively shoal water and are the best.

They are taken principally in the York, Rappahannock, Nansemond and James Rivers and Pocomoke Sound. The famous Lynnhaven oyster is obtained in Lynnhaven Bay, just inside of Cape Henry. These, the gourmands say, "beat the world." But the whole quantity taken is very small and cuts no figure in the total business of the port. They are all shipped in the shell for fancy restaurant and hotel trade.

With the exception of the few shipped in the shell, the oysters are all shipped in bulk, in barrels or tubs (iced) and go to every State east of the Mississippi, and even as far west as Kansas City and some few to Europe. The bulk, however, goes to New York and the New England States.

There are about twenty-three firms or establishments engaged in packing and shipping oysters here. They handle 2,500,000 bushels, representing a value of \$2,000,000 or upwards, and employ a capital of \$500,000 in the aggregate.

About 1,500 or 2,000 people are employed in "shucking," packing, etc., here, and an equal number in gathering and bringing the catch to the wharves; 3,500 seems to be a fair estimate for the total of hands engaged.

## MERCHANTS RECEIPTS

AND TRADE FIGURES IN 1895, COMPARED WITH 1888.

### LUMBER PRODUCTS.

| ARTICLES          | 1888        | 1895        |
|-------------------|-------------|-------------|
| Lumber, ft.....   | 138,625,263 | 324,869,264 |
| Logs, " .....     | 105,637,554 | 115,026,631 |
| Staves, M.....    |             | 3,552,779   |
| Shingles, " ..... | 30,714,540  | 38,575,659  |
| Railroad Ties, "  |             | 115,791     |

### HAY, GRAIN AND PEANUTS.

|                    |         |           |
|--------------------|---------|-----------|
| Hay, tons.....     | 7,709   | 19,873    |
| Corn, bushels..... | 736,858 | 4,266,493 |
| Oats, "            | 247,970 | 330,152   |
| Rough Rice, "      | 6,168   | 7,352     |
| Bran, "            | 103,442 | 146,824   |
| Wheat, "           | 138,338 | 330,005   |
| Peanuts, bags..... | 289,162 | 419,394   |

### GROCERIES AND PROVISIONS.

|                     |            |            |
|---------------------|------------|------------|
| Coffee, bags.....   | 10,024     | 13,269     |
| Sugar, barrels..... | 30,154     | 54,007     |
| Cheese, boxes.....  | 14,168     | 29,463     |
| Butter, tubs.....   | 20,185     | 21,322     |
| Flour, barrels..... | 181,798    | 324,732    |
| Flour, bags.....    | 2,300      | 104,443    |
| Fish, packages..... | 23,989     | 41,389     |
| Meat, pounds.....   | 13,819,075 | 20,893,668 |

### MISCELLANEOUS.

|                                 |         |           |
|---------------------------------|---------|-----------|
| Cotton Seed Oil, barrels.....   | 5,799   | 52,789    |
| Cotton Seed Meal, bushels. .... | 61,539  | 119,918   |
| Naval stores, barrels .....     | 14,198  | 20,421    |
| Horses, head.....               | 922     | 8,703     |
| Cattle, "                       | 2,949   | 11,651    |
| Bituminous Coal, tons.....      | 938,369 | 1,714,680 |
| Pig Iron, "                     | 38,545  | 93,658    |
| Coke, "                         | 168     | 4,005     |

The reader will find in this pamphlet, page 2, an accurately-drawn map, showing Norfolk, its nearness to the ocean and the location of several growing towns and villages, improving and expanding in trade and population in proportion to the enterprise, public spirit and broad-mindedness of their several inhabitants.

Within five or ten years they have each felt the benefit of Norfolk's progress, and by a large majority are taking advantage of it.

From these thrifty suburbs our merchants derive a large business, and the ferries and roads which connect them with Norfolk realize also a goodly share of the general prosperity.

## FOREIGN EXPORTS IN 1895.

|   |             |
|---|-------------|
| <b>(W)</b> F the several articles of merchandise exported to foreign markets from Norfolk in 1895, we note the following: |             |
| Cotton, bales.....  | 114,803     |
| Corn, bushels.....  | 3,545,363   |
| Flour, barrels.....   | 43,959      |
| Wheat, bushels.....   | 165,765     |
| Cotton Seed Oil, gallons.....   | 251,080     |
| Cotton Seed Meal, bushels.....  | 54,792      |
| Peanuts, bags.....  | 325         |
| Tobacco, pounds.....  | 2,998,386   |
| Coal, Pocahontas, tons.....   | 109,888     |
| Coke .....  | 1,145       |
| Staves and Headings.....  |             |
| Miscellaneous .....   |             |
|   | \$6,694,204 |

## FOREIGN IMPORTS.

|            |           |
|------------|-----------|
| 1895.....  | \$187,485 |
| 1894.....  | 100,169   |
| 1893 ..... | 109,957   |

## FIGURES AS TO SHIPPING.

The following figures give the clearance tonnage of foreign shipping only, for the years named at Norfolk:

|            |                        |
|------------|------------------------|
| 1895.....  | total tonnage, 481,739 |
| 1894 ..... | " 624,053              |
| 1893 ..... | " 675,986              |
| 1892 ..... | " 696,217              |
| 1891.....  | " 789,396              |

These clearances for the five years embraced about 2,500 sail and steam vessels, the latter being about 85 per cent. of the whole.

## BUILDINGS ERECTED IN NORFOLK,

Reported by the Inspector of Buildings 1885-1895, inclusive, as follows:

|                      |             |
|----------------------|-------------|
| Brick.....           | 1,305       |
| Frame. ....          | 1,148       |
| Total buildings..... | 2,453       |
| Value buildings..... | \$5,290,600 |

## REAL ESTATE TRANSFERS,

1890 to 1895, inclusive.

|                      |              |
|----------------------|--------------|
| Norfolk City.....    | \$12,601,121 |
| Portsmouth City..... | 2,401,848    |
| Norfolk County.....  | 11,644,937   |
| Total .....          | \$26,647,906 |

## POSTAL RECEIPTS.

**T**HE postal revenues afford a very convincing proof of growth in population and business, when in ten years the figures are doubled. Note the following as to Norfolk:

Revenues in 1885 were \$43,260.27

Revenues in 1895 were 84,892.42

## THE FACTORIES.

### GROWTH OF THE PRODUCTIVE INDUSTRIES OF NORFOLK.

**N**Othing more than in the growth of its MANUFACTURES, does Norfolk show of late its enterprise and its progress. Prior to 1880 it had no manufactures to speak of. Its whole manufactured output then, according to the Federal Census returns, was less than \$1,500,000 in value a year.

It is to be within bounds to say that its annual factory product now (Berkley and Portsmouth included), is upwards of \$10,000,000.

For the sixteen years since 1880 it discloses, at a very moderate estimate, a seven fold manufacturing growth.

This has been largely due to the vast increase of its lumber manufactures, but not entirely so. Iron working, ship building, oyster packing, peanut cleaning, and fertilizer making, have all grown, and the last six or seven years have been distinguished by the establishment here of no less than four cotton mills.



CHESAPEAKE COTTON MILLS, NORFOLK, VA.

The business of COTTON GOODS MANUFACTURE, indeed, has blossomed amazingly in the last few years—4,495 bales of cotton being worked up in 1895 by these four mills.

Meanwhile, too, all the ordinary lines already established, and especially those supplying the building trades, show marked advance.

**C**oastal Norfolk has a splendid system of street cars, traversing the entire city and suburbs, connecting with railway depots and steamship wharves. A large extension of these facilities is soon to be made, in order to keep pace with the rapid growth of suburban development.

**C**oastal As a distributing point for imports, Norfolk is already noted for the large field covered and the favorable freight rates. There is no city in the country that enjoys such low rates of freight to all the great consuming centers.

## WONDERFUL STRIDES.

**T**HIN 1880, the whole amount of capital employed in manufactures here was, by the National Census of that year, less than \$600,000; by 1890, it had grown to \$3,120,820; and is very likely now nearer \$10,000,000.

In 1880, only 750 hands were employed in all the manufactures of the city. Now, the lumber mills here alone, or the cotton mills, or the oyster packeries, employ more than that. The number of hands in manufactures given for 1890, by the Census, was 2,791. It is 3,500 fully now, and very likely more.

The wages paid in 1880 were \$317,530; in 1890, \$1,300,000; and now they are between \$1,750,000 and \$2,000,000.

The manufactured product of 1880 (\$1,455,987 in exact figures) had increased by 1890 to \$4,634,263. At the rate of growth during the ten years between these two returns, to call it \$10,000,000 now (with Portsmouth and Berkley added) is to be entirely fair.

There were 105 manufacturing establishments of all sorts reported in the Census of 1880, and 366 in that of 1890. There must be upward of 500 now, perhaps 200 of which are above the grade of mere repair shops.

Among these 200 are the following:

Saw mills, 15; planing mills, 14; shingle mills, 2; cooperages, 4; basket works (fruit), 2; box factories, 3; truck barrel factories, 5; other wood-working concerns, 5.

Brick works, 6; stone yards and marble works, 5; plumbing and other shops, roofing, etc., 20; iron works, 11; wagon works, 6; ship yards, 8; wreckers, 2; sailmakers, 4.

Peanut factories, 3; oyster-packing houses, 23; fertilizer and chemical works; cotton mills, 5; clothing factories, 7; flour and grist mills, 2; bakers and confectioners, 5; ice works, 3; grocers' specialties, 3.

## LEADING LINES.

**L**UMBER, building material of wood included, easily leads all the manufacturing lines here, both in number of establishments and product.

Next that come five or six industries prominently — cotton goods first of them very likely, then peanuts (preparing the nuts for market), then oyster packing, then iron works (agricultural implement and wagon works included), then fertilizers, ship building (sail making, etc., included), and finally, metal working, chiefly roofing, plumbing, etc., connected with the building trades.

There are 15 saw mills, cutting 160,000,000 feet of lumber annually; 14 planing mills, doing upwards of \$900,000 of business a year; and 2 shingle mills; in all making a total of \$3,000,000 a year (for lumber manufactures only).

The peanut factories number 3. The trade, jobbing and all, is estimated at \$2,500,000 to \$3,000,000 a year by those in it.

There are 23 oyster dealers. This trade is, according to those engaged in it, \$2,500,000 to \$3,000,000 annually.

The fertilizer works (that made here) is valued at probably \$2,000,000.

The ship building and repairing and wrecking concerns aggregate something like \$500,000 a year.

The cotton mills of Norfolk are 4 in number, by name the NORFOLK or ATLANTIC CITY KNITTING MILLS, the CHESAPEAKE, LAMBERT'S POINT, and ELIZABETH MILLS, already in operation, and the new PORTSMOUTH MILLS, recently started up.

They are all knitting mills, making children's and grown persons' underwear. They employ an average of 200 persons each; represent, all five, an aggregate investment of \$600,000, and their total annual output is probably \$1,000,000.



TUNIS LUMBER CO.'S MILL AND YARD, BERKLEY SIDE.

#### THE IRON INDUSTRY.

**U**NDER this head are establishments of two classes, viz.: first, machine shops, with their foundries, and second, agricultural implement factories.

In the first of these classes there are 300 men employed; \$400,000 capital, and the annual output is \$350,000. They use \$60,000 worth of pig and wrought iron a year, or 2,500 tons pig and 2,000 tons wrought iron. Their work at present is nearly all repair work on mill and steamboat machinery. They build boilers and occasionally small engines, and do also some architectural work.

In the second class there are three establishments, representing \$350,000 capital, employing 150 hands, and having an output of \$400,000 worth of goods a year. Their chief market is the Northern and Southern States of the Eastern slope, though some goods are sold all over the Union. They use Virginia iron altogether and consume 3,000 tons a year.

**S**TEAM, NAPTHA AND ELECTRIC LAUNCHES.—This is the finest field for the little private, steam, naptha or electric launch in the United States. The Chesapeake Bay system of waters embraces fully 2,500 square miles of the most beautiful and most productive waters in the world. This represents a land frontage on salt water 5,000 miles in length. The field is an immense one which should be covered as soon as possible by the manufacturer of launches.

## MANUFACTURING OPPORTUNITIES.

**T**HE special advantages Norfolk affords for manufactures are these:

1. An extensive and favorable field for enterprises both in lines already established and the many not yet attempted here. The tributaries of the city afford a first-class market.
2. Cheap, convenient and roomy sites; some of them to be obtained (by concerns justifying it) FREE.
3. The fullest transportation facilities and competitive rates—water and rail.
4. A most abundant and cheap fuel supply in the coal brought here.
5. Abundance also of raw material in the iron, timber, cotton, grain, fruits and fish and other staples of its trade territory; upon which staples, manufactures are chiefly based.
6. A plentiful and tractable labor supply in the numerous colored population and the augmenting element of whites.

7. The incidentals of excellent water supply, low taxes, etc.

8. And, generally, a sentiment favorable to such enterprises and a willing spirit manifested, on the part of business men and capitalists, to participate in and further such as are genuine.

The following lines are suggested as affording opportunity for the profitable employment here of manufacturing capital:

FURNITURE (in the abundance of both hard woods and soft here); WOODENWARE, in a similar advantage; CANNERRIES and PACKERIES, in the oyster, crab, fish, and vegetable production here; FARMING IMPLEMENTS, CARRIAGE and WAGON FACTORIES; a SHOE FACTORY, of which there are as yet none; a HAT FACTORY, which would likewise find a clear field; a STOVE FOUNDRY, for which the iron and coal is at hand; more sash and blind and building-finish works, more basket works, box factories and cooperages, and a BEET SUGAR MILL.

## THE TUNIS LUMBER COMPANY.

**M**OST prominent among the lumber manufacturers in Norfolk stand the Tunis Lumber Co. They came here several years ago when the business was in its infancy, so to speak, and through the knowledge and experience of Mr. W. W. Tunis, the head of the concern, a very large and probably the most extensive business in their line has been the result. The saw and planing mills of the company are of the most approved known to the business. They carry a very large stock on hand and are always ready to give orders prompt attention. The company employ a large number of hands and disburse large sums of money for material and labor.

 **CITY CREDIT.**—The securities of the city, which bear a low rate of interest, sell uniformly from five to ten per cent. above par, and are eagerly sought as investments. This is the best evidence of a healthy financial condition.

 **COST OF LIVING.**—The cost of living in Norfolk will compare favorably with any other locality, the market affording a great variety.

## THE JOHN L. ROPER LUMBER CO.

**T**HIS company ranks amongst the very foremost of the great industrial concerns that have sprung up in the New South, and its operations are of a magnitude that gives it standing and reputation all over the eastern half of the Union. Its possessions are vast and valuable. The manufacturing plants owned by it are at GILMERTON, on the Southern branch; at DEEP CREEK, two miles from Gilmerton, and at ROPER, in Washington county, N. C. At Gilmerton, the premises are 220 acres in extent, and the mills, with fifty or sixty houses for the operatives, form a very considerable settlement. About 150 hands are employed there. Large wharves and a siding from the Norfolk and Western Railroad furnish ready means of shipping. The Deep Creek plant employs twenty-five or thirty men and is run chiefly on shingles and rails. At Roper the company has its largest establishment. Both pine and cedar are manufactured here; from two to three hundred men are employed, and about a hundred buildings have been put up. The Norfolk and Southern Railroad has a branch line, over which the product of this establishment finds an outlet.

Near Roper, and adjacent to the line of railway, the company owns over 100,000 acres of timber lands, covered with pine, cypress and cedar. Ramifying this enormous tract are about twenty miles of steel-rail tramway, operated by steam engines, and about an equal extent of wooden tracks, over which the cars are drawn by mules. Another 100,000 acres lying on the Alligator River and in the Dismal Swamp, comprise the rest of the lands owned by the company.

The output finds a market all over the North, East and West, and the cedar is exported largely.

The office and headquarters of the company is in Norfolk.

## THE OLD DOMINION CREOSOTING WORKS.

**T**HESE cover, with their yards, twenty-five acres at MONEY POINT, on the Southern branch of the Elizabeth River, the harbor of Norfolk, and have a water front of 3,000 feet, with shipping conveniences for distribution to all parts of the world. They have the advantage also in that respect of the transportation facilities of the Norfolk and Western Railroad, which puts them in direct communication with all interior points and with the six other trunk roads centering here besides; but their greatest advantage over other concerns of the kind is in their proximity to the great lumber district of Virginia and North Carolina, which enables them to secure promptly timber for treatment in the shortest possible time.

The works have an equipment second to none of the kind in the land, and they turn out a product which has been commended by experts everywhere as the nearest perfect of any. The process in use is, as the name implies, an application of the dead oil obtained from coal tar, commercially known as "creosote oil," an assured antiseptic, which experience has proven the best in use for preserving, at reasonable cost, lumber, cross-ties, telegraph poles, paving blocks, fence posts, sills, etc. It is a defence also against the attacks of the *teredo navalis*, or ship worm.

These works practically monopolize the business in this port, and nearly all the permanently established shipping lines have within a few years replaced their worm-eaten piles and logs with this creosoted manufacture. The great value and ultimate saving to wharf owners in substituting the creosoted lumber is being recognized, and large orders have within three years come to these works from Canada and Nova Scotia ports.

The works employ a large force and fill orders promptly.  
The office of the works is at 54 Main St., Norfolk, Va.

#### VIRGINIA-CAROLINA CHEMICAL COMPANY.

**W**ITHIN a few months a branch of this company under the name of the Norfolk and Carolina Chemical Company has been organized and located in Norfolk, for the manufacture and scientific preparation of fertilizers of a high grade character, and a guarantee of the best and purest materials. Their plant is entirely new in every respect; buildings and machinery erected for the purpose, with scope and facilities for working 100 employes, and turning out an annual product of 40,000 tons or more of fertilizers, to stimulate and assist the growth of cotton, peanuts, corn, oats, tobacco, truck and all vegetable crops to early development and excellence in quality.

The plant also embraces the manufacture of bone and potash fertilizers, and sulphuric acid of clean quality in large quantities. Also manufacture acid phosphate of reliable quality from the best phosphate rock, finely ground and rendered in excellent mechanical condition.

Orders addressed to 38 Main street, Norfolk, will receive prompt attention. W. H. URQUHART is the manager.

There are four or five other establishments, having no chemical apparatus, engaged in manipulating and compounding fertilizers, and there are also two or three agencies of northern factories, who distribute from this point. The business altogether is a large one, employing 300 or more hands, and pay out about \$70,000 a year.

The total output from all these sources may be placed at not less than 100,000 tons, which at usual prices, gives a trade of \$3,000,000 a year.

 No city on the Atlantic coast embraces as many miles of deep salt water frontage, with equal beach, boating and bathing facilities.

To Sewell's Point a frontage of nine miles is presented; then around Willoughby Spit to Ocean View, eight miles; to Lynnhaven Bay, 12 miles; to Cape Henry, 20 miles; and to Virginia Beach, 18 miles distant from Norfolk City.

At Ocean View and Virginia Beach there are hotels, but there is ample room and patronage for a dozen more, fronting severally, on Hampton Roads, Chesapeake Bay, and the Atlantic Ocean,—surely, here is abundant opportunity for good investments, and sure profits.

 Around Hampton Roads, including Norfolk, Portsmouth, and Newport News and the smaller places, railroad and general business forces are concentrating in a manner to insure that locality's becoming one of the world's most important shipping centres.—Manufacturer's Record.

## SHIP BUILDING AT NORFOLK IN 1821.

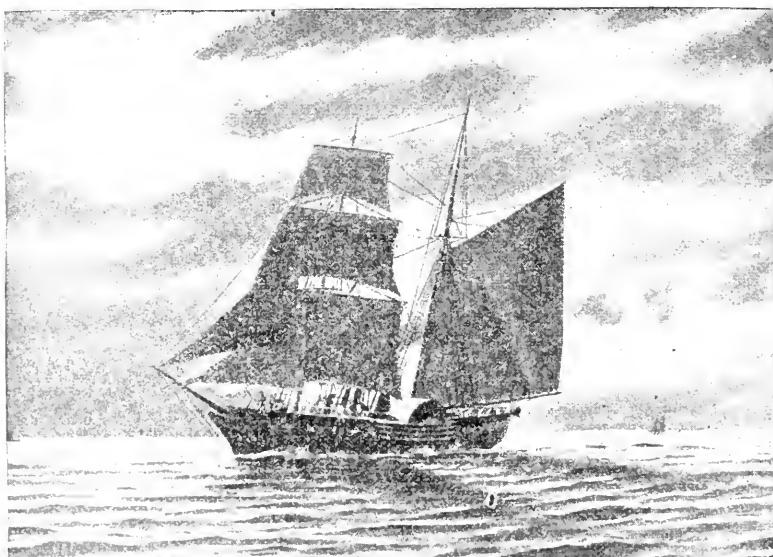
**I**N the early years of the present century the building of sailing vessels was a large industry in Norfolk, and there were two or three ship yards here, finding constant employment for a great number of carpenters, joiners, caulkers, painters, sailmakers, etc., and the proprietors of these plants were among our most successful business men.

In 1821 the idea of building and equipping a steam brig was discussed and William F. Hunter, a conspicuous shipwright of that day, built at his yard at the foot of Newcastle street the second ocean steam vessel, the first one, in fact, built south of New York. She was of 281 tons burden, and 50 horse power. Her owners were George Rowland, Charles N. S. Rowland, John Allmand, Captain Richard Churchward, John Tunis and William F. Hunter. The motion of the machinery was steadied by a large fly wheel.



A SHIPPING ADVERTISEMENT IN 1822.

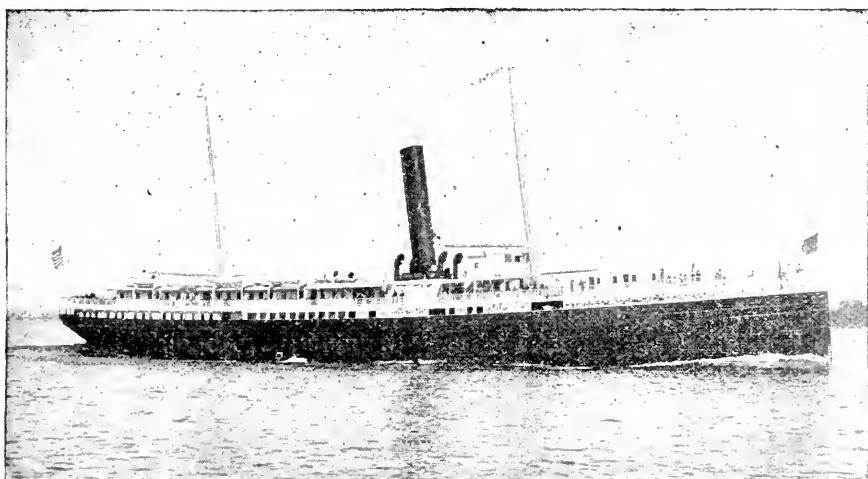
She was launched in May 1822, and made the trip from Norfolk to New York in fifty hours.



THE STEAM BRIG NEW YORK, TAKEN FROM PAINTING IN SAILORS' SNUG HARBOR.

The announcement of her departure on the trial trip to New York was printed in the Norfolk Beacon of October 28th, 1822, and the illustration here given is a fac simile of the original advertisement. The rough cut was made at that day by local artists direct from the vessel, and a few years ago was found by Mr. Thomas B. Rowland, of this city, among the effects of his father, Mr. George Rowland, and presented to Captain H. A. Bourne, president of the Old Dominion Steamship Co., of New York, as a relic of the past. But Captain Bourne took a notion that the first steam vessel that plied the route seventy-four years ago, and the pioneer of a line between two such renowned ports as Norfolk and New York, should be preserved for posterity, and to that end, had an oil painting of this steam brig New York executed, which he presented to the "Sailors' Snug Harbor," at Staten Island.

A few months ago Captain Bourne thought that the merchants and patrons of the Old Dominion Steamship Company in Norfolk should have a copy of that painting in the rooms of their Chamber of



OLD DOMINION STEAMSHIP JAMESTOWN.—3,000 TONS.

Commerce, and with that idea in his mind had a duplicate made, and through the popular and efficient local agent of the company, Mr. M. B. Crowell, it was presented, and now adorns its walls.

As a companion picture, an oil painting of one of their latest steel ships, the Jamestown of 3,000 tons burden, forms a striking contrast, and a lesson in the progress since made in ship building and marine architecture.

NOTE--Captain James Brown, now a venerable and highly respected citizen of Portsmouth, Va., who, on the 27th of May, the current year, celebrated his 90th anniversary, was an apprentice in the establishment where the sails of the steam brig New York were made, and recollects many of the incidents connected with that enterprising period.

From the Pilot, a maritime journal published in New York, which some months since printed the old cut, and a description of the steam

brig New York, had this to say in concluding its article: "We have special pleasure in bringing to our readers' notice the push and energy of Norfolk men so far back as 1822. The statistics just published show that Norfolk is a long way ahead in tonnage and supremacy as a seaport in 1894, by comparison with other Southern seaports. Norfolk shows a large and growing trade, and not only holds her own, but more."

(To Captain Bourne, President of the Old Dominion Steamship Company, we are indebted for the engravings used in illustrating this article.)

#### AGRICULTURE AND TRUCK FARMING.

**W**E THIOUT doubt the section of country immediately tributary to Norfolk, has for all time every assurance of supremacy in regard to realizing the greatest profit from agricultural pursuits. In other words, the tillers of the soil near Norfolk have a guaranty of profit from their work, which is not promised to the farmer not so fortunately located.

The soil here is especially adapted to farming purposes, it being a pliable, fine, easily cultivated and productive soil, lying on a sub-soil that is not only retentive of manure, but which is of itself rich and well supplied with plant food. The surface is slightly rolling and dips easily and slightly towards the "arms" of the sea that penetrate the land in each and every direction.

The climate is one of means, and not extremes, and permits the growing of nearly all the fruits and vegetables of the temperate zones. Our latitude insures us a medium climate, and then, too, the Gulf Stream, that wonder of the seas, taking us under its special care and influence, still further modifying both the heat of summer and the cold of winter.

We are connected both by water and by rail with all the seaboard markets, such as Boston, Providence, New York, Philadelphia, Baltimore and Washington, and through the seaports as gateways, our produce reaches all of the Northern and Eastern States, we also reach St. Louis, Cincinnati and Chicago, and all the country tributary to said cities.

A good road from the farm to the city adds fully one-half to the value of the average farm.

Ten lines of railway cut the trucking belt in every direction, and all these lines are thickly supplied with sidings, switches, suburban stations, spurs, etc., until nearly every farm is in the very closest touch with transportation by rail direct from farm to market, for the cars loaded at all these minor points throughout the trucking belt, run directly through to all the markets named above without breaking bulk and without delay, running on fast freight schedule.

Several electric lines are already built and others are projected, by means of which the section around Norfolk is to be intersected by at least a dozen electric lines, reaching out in all directions to all points of the compass.

This work has already been commenced, and already "'taters are toted to town" by electricity. So we see that the fortunate tiller of the soil here has several methods of getting his farm produce from the farm to the consumer. He can haul it by his own farm team over the finest roads in the country; he can float it by canal, by steamer, by sailing vessel, by rail, or by electricity. No other portion of the United States can make such a showing.

With such advantages as these, who can predict the future for such a highly favored section, the whole of which is to be devoted to what is termed "Intensive Farming"? The small farm, well tilled, is to be found here in the near future in the highest degree. Improved methods; more thorough culture; diversified farming; more stock on the farm; rotation of crops; more attention paid to growing the crops, or raising the stock now purchased so largely of the North and West, is destined to make of the section around Norfolk really and truly "the garden spot" of America, if not of the whole world.

## NORFOLK AS A RAILROAD AND SHIPPING CENTER.

### THE RAILWAY LINES.

**T**HE map of Norfolk and its surrounding territory on page 2 shows the transportation facilities of this port at a glance.

The trunk line railroads focussing here, and making this port their principal maritime terminals, are the following.

- 1st. Norfolk & Western.
- 2nd. Seaboard Air Line.
- 3rd. Southern Railway.
- 4th. Chesapeake & Ohio.
- 5th. New York, Philadelphia & Norfolk Railroad (or Cape Charles Route).
- 6th. Norfolk & Southern.
- 7th. Norfolk & Carolina. (Atlantic Coast Line.)
- 8th. Atlantic & Danville.

These eight lines comprise 10,000 miles or more of railway and cover about all the roads in the South Atlantic States.

The number of passenger trains running into and out of this port daily is not less than sixty, and of freight trains eighty-five.

A dozen or more steamboats arrive and depart daily, and from these trains and steamers fully 3,000 passengers embark and disembark.

Over 1,400 cars of freight are discharged at depots here every twenty-four hours. There are regularly employed in the service of railroads here about 4,000 persons.

The operating offices of these railroad lines located in Norfolk, are the Norfolk & Western, Southern Railway, N. Y. P. & N., Norfolk & Southern, Norfolk & Carolina, Atlantic & Danville, and C. & O.—offices of Seaboard Air Line are located in Portsmouth.

In addition to the eight lines above noted, the two short lines, to the bay and the ocean from Norfolk, add very largely to the business as well as the pleasure and recreation of the people. These are:

1st. The Norfolk, Virginia Beach & Southern, to the ocean, eighteen miles, and its present owners, the Vanderbilt syndicate, will make it a standard gauge road and build a branch north of it to Lynnhaven bay, and south to the famous hunting and ducking sounds of North Carolina.

2nd. The Norfolk & Ocean View line, eight miles away to Chesapeake Bay, is now run by electricity, with hourly, and even half hourly, trains in the summer months, transport many thousands daily, and with good bathing, good fishing and good hotels, there is sport and recreation for the million.

Both of these local lines bring to Norfolk large quantities of fish, oysters, eggs, lambs, poultry, and other country produce of the choicest quality.

 If Commerce is indeed a King, then the harbor of Norfolk has justly been called a King's Chamber.

**THE NORFOLK & WESTERN RAILROAD.**

**N**S, in respect of its bearing upon the past progress of Norfolk, the most important of all the transportation lines of the city. The road has opened up to Norfolk a new world almost in Southside Virginia, upper North Carolina, southwest Virginia, in the valley of Virginia, West Virginia and northwest North Carolina, where there have been extraordinary coal and mineral developments made through its agency, and has offered the Western States another field of coal supply, and another highway to the sea.

The road has practically done more than to establish Norfolk as a port, for of scarcely less moment to the city than the Norfolk & Western transportation advantages have been, the very extensive wharf and suburban land additions and other betterments prosecuted as auxiliary investments by those interested in the road.

The Norfolk & Western main lines extend from Norfolk to Bristol, Tenn., throughout the whole length of the southern half of Virginia, from east to west; north to south; from Lynchburg, Va., to Durham, N. C., and from Roanoke, Va., to Winston-Salem, N. C., and through West Virginia to Columbus, O.; and to Norton, Va., through the Clinch valley, where it connects with the Louisville & Nashville system, and again to Hagerstown, Md. An entrance to Washington, D. C., is also under consideration.

The Norfolk & Western, with its leased lines, has an aggregate mileage of over 1,500 miles. It runs fast trains with modern equipment. Its time to Bristol from here (408 miles) is fourteen hours for passenger trains; freights, twenty-eight hours. It is improving, and extending, and enlarging, indeed, every day and every way.

It has influenced investment of over \$100,000,000 in establishing iron furnaces, zinc and lead works, and many other manufacturing industries of various kinds. In many respects the road has been Norfolk's mainstay, though it has always been forward and broad in its policy everywhere along its line. It encourages immigration and the establishment of industrial enterprises, and the Traffic Department of the road at Roanoke, Va., is authorized to extend inducements and furnish information to any and all interested inquirers.

The Norfolk & Western maintains financial headquarters at Philadelphia, and operating departments at Roanoke. Its shops are at Roanoke, and it has made that place one of the most promising cities of the South. Norfolk is its maritime terminal, and here it has established wharves, warehouses, and coal piers at Lambert's Point, which have made the city the greatest coaling station of the United States.

Joseph H. Sands, Vice-President and General Manager, and W. C. Bullitt, Vice-President and Traffic Manager, stationed at Roanoke, are its operating heads. Its General Passenger Agent is W. B. Bevill, Roanoke; the General Freight Agent, T. S. Davant, also at Roanoke.

The General Agent here is N. M. Osborne, an old railroad man, long identified with it, who is Vice President of the Chamber of Commerce, and as a resident here for the past twelve years, a man of note in the community. His office is at the depot, foot of Main street, an engraving of which is in this work. The road has a ticket office at 126 Main street.

## THE SEABOARD AIR-LINE.

**E**TRUNK line, extending from Norfolk, through Weldon, Henderson and Raleigh, N. C.; Chester and Abbeville, S. C., and Athens, Ga., to Atlanta; that is, to say, bisecting, diagonally almost, the Carolinas and Georgia, enters this trade center from the Portsmouth side.

The length of this system is 925 miles. The system has a number of minor branches leading to the most thriving places adjacent to its route, and has three important ones—one to Wilmington, N. C., another to Rutherfordton, in the North Carolina mountains, through Charlotte, N. C., and one to Columbia, S. C.

It connects en route with the Atlantic Coast Line (through Florida system), and all the principal South Atlantic roads, in fact.

The principal cities on this line are all growing trade centers, furnishing Norfolk with business.

Its importance to the city is, however, greatest in respect to the cotton, lumber and timber it hauls. It runs through the Georgia and Carolina cotton belts and pineries.

It runs five through freight trains daily and two through passenger trains. The former make the trip to Atlanta in thirty-six hours, and the latter in seventeen.

It has made of late considerable improvement at Portsmouth by building and enlarging docks and yards, and it has projected a new passenger station there.

The Pullman Palace Car Company has lately delivered twenty-five new vestibule cars to this road, to equip five trains on its fast line from the Virginia cities and the North to Atlanta.

Freight cars of this line are carried over to the Norfolk side of the river by barge. Passengers come over on the ferry.

## THE NORFOLK &amp; SOUTHERN RAILROAD.

**N**NE hundred and thirteen miles long, beginning at Norfolk, penetrates, with its auxiliary steamboat lines, the region of the sounds and estuaries of North Carolina to the extent of 549 miles of water and rail route. This Sounds country is one of the richest parts of the land. It is a fishing district, a lumber district, a cotton, truck, rice and fruit country, a sportsman's and tourist's resort—in the latter particular beginning to be another Florida, indeed.

The Norfolk & Southern was the first road into this attractive section, and is still in many parts (lumber feeders not taken into account) the only one. It runs from this city to Bellhaven, on Pungo river, (an arm of Pamlico sound), Beaufort County, N. C., there connecting with its own steamers for Washington, N. C., and all points on the Pamlico river, and also makes similar connections at Elizabeth City for New Berne, the only rival to Wilmington on the North Carolina coast.

The principal stations on the line besides these terminals are Moyock, Hertford, Roper and Pantego.

These are thriving places, all situated on navigable water, either on the sounds or the rivers flowing into them; all in the timber country, yet surrounded with trucking and other plantations of the finest

sort, and deriving their prosperity also from the profitable fisheries prosecuted all along these shores. Lumber, cotton, grain, fish and truck, therefore, are the principal commodities this line hauls.

It traverses a section which, through its facilities, is practically dominated by Norfolk, and carries into that section from Norfolk the bulk of what is consumed there.

#### THE SOUTHERN RAILWAY.

*Norfolk's Latest and Most Important Acquisition—A Great Factor in the South's Development—A Vast and Prosperous Railway System.*

**T**IS difficult to realize the importance to this port of the Southern Railway's entrance into Norfolk. This mammoth organization binding the Southern States from the Potomac to the Gulf, and from the Mississippi to the Atlantic, with a band of steel nearly 5,000 miles long, brings by far the greatest addition to its commerce that Norfolk has ever received.

Northern railway managers realized long ago that consolidation of short railroad lines into one great system was the best way to make them successful. The Southern corporation has followed that plan and this great line was formed of some thirty Southern railroads, now practically under one management. The Southern now compares favorably with any railway line in America in its track, its equipment and its service.

There are few cities of importance in the South that the Southern Railway does not reach with its own line, and it has direct connection to all points North and South. The Southern is to the South what the Pacific roads are to the West, and the Trunk lines to the North.

It was a great day for Norfolk when the Southern Railway decided to make this city one of its Atlantic termini. The company has purchased large tracts of land on the water front, giving it the best of shipping facilities by water, and is investing large sums of money in building docks and warehouses. This bustling port of industry will soon feel the effects of the commerce and traffic the Southern will pour into Norfolk. If we receive a fair portion of the business this great line does in the EIGHT magnificent States which it traverses, Norfolk's commercial greatness will double within a year or two. The Southern places our merchants engaged in the wholesale and jobbing trade, as well as our manufacturers and shippers, in direct touch with the immense and marvelous territory reached by the Soathern Railway, which it is building up and rapidly developing by its liberal and practical methods.

The unlimited mineral deposits, agricultural products, and timber resources along the Southern Railway are daily attracting the attention and exciting the admiration of thousands of Northern and Western investors and manufacturers, and there is a constant stream of these people pouring into the South over the Southern Railway as a result of the untiring efforts of its Passenger and Land & Industrial Departments.

Now that the Southern reaches this port, what benefits and builds up its territory will benefit and build up Norfolk. The Southern Rail-

way lines traverse the famous Piedmont section, the fertile Tennessee and Virginia Valleys, crosses the renowned Yazoo Delta, pierces the iron mountains and the coal regions of the South, reaches the best agricultural and horticultural districts and is the great highway for manufactured products.

That the South is experiencing a new era of industrial development is evidenced by the tremendous southward movement all over the United States. The principal cause of this movement is the fact made known by the Land and Industrial Department of the Southern Railway that in the States reached by this line there are 90,000,000 acres of unimproved lands, the greater portion of which have rich and productive soil and adapted to all branches of agriculture. These lands can be had at prices ranging upwards from \$1.50 per acre, and considering the location, the climatic conditions and the varied resources, are decidedly cheaper than Western lands. The Southern follows a liberal and broad gauge policy. It fosters industries, encourages all sorts of profitable developments. Its traffic department is ever ready to assist and encourage any worthy enterprise. For much of the work which it is doing, it must look to the future for compensation, but its reward will come when the wonderful resources of its great territory are developed.

We strongly advise manufacturers, farmers, miners and business men to locate along the Southern Railway, the giant railroad of the South and derive benefit from its able management and the activity with which it recruits immigration and brings capital from the North.

The Southern Railway has offices in the leading cities of the North, a partial list of which is given below, where information concerning Norfolk and the other cities and districts through which the Southern runs can be obtained at these offices, interesting printed matter and maps are distributed, and our Northern friends are advised to apply for same in person or by letter.

Southern Railway offices : New York: R. D. Carpenter, General Agent, 271 Broadway. Boston: Waldo A. Pearce, New England Agent, 228 Washington St., and A. L. Langellier, Agent for Land & Industrial Department, 228 Washington St. Philadelphia, Pa.: F. D. Price, 32 South Third St. Baltimore, Md.: Geo. R. Needham, 106 East German St. Chicago, Ill.: J. C. Beam, Jr., 113 Adams St., and A. P. R. Dahl, 304 Marquette Building. Louisville, Ky.: E. Fitzgerald, A. G. F. A. Richmond, Va.: J. H. Drake, A. G. F. A. M. V. Richards, Land & Industrial Agent, Washington, D. C. W. H. Green, Superintendent; J. M. Culp, Traffic Manager; W. A. Turk, General Passenger Agent; H. F. Smith, General Freight Agent, 1300 Pennsylvania Ave., Washington, D. C.

MR. E. T. LAMB, General Agent, Norfolk, Va.

THE CHESAPEAKE & OHIO RAILWAY lines spread out like the fingers of a hand to five terminals—Lexington, Ky., Cincinnati, Washington, Newport News and Norfolk. Its Cincinnati division follows the south bank of the Ohio river, the Lexington division travels the blue grass district of Kentucky.

The main line continues eastward from the junction at Ashland, Ky., through Virginia, dividing at Clifton Forge, from which the main line extends to Richmond by the way of Staunton, Charlottesville and Gordonsville, Va., while the James River division proceeds to the same destination by the way of Natural Bridge and Lynchburg, The Wash-

ington division from Gordonsville, Va., to Washington, D. C., and the Peninsula division to Newport News, Old Point Comfort and Norfolk. There are branches to Warm Springs and Lexington, Va., and other places.

The Chesapeake & Ohio runs a line of ocean steamers and has an enormous traffic in coal, coke and iron ores, grain, cotton, flour, tobacco and other staples.

Within the past three years the Chesapeake & Ohio has secured valuable property in Norfolk, and its terminal improvements here when completed will exceed a million or more of dollars. The road now has a large traffic in and out at this port.

THE NEW YORK, PHILADELPHIA AND NORFOLK R. R., otherwise known as the "Cape Charles Route" because it is, in part, a water line over Chesapeake Bay from Cape Charles to Norfolk. It is the shortest and quickest passenger and freight route between Philadelphia, New York and the North and Norfolk, Old Point and the South.

From its beginning at Norfolk, including the thirty-six miles of bay, it is 148 miles long. It ends at Delmar on the border of Maryland and Delaware, a place whose name is a compound of the first syllables of the names of the two States. There it connects with the great Pennsylvania system, and thus forms an air line approximately to New York city of 345 miles, over which the passenger run is made in twelve hours. To Philadelphia its time is eight and one-half hours.

For its through Florida, Old Point, Virginia Beach and other seaside resort passenger service, a large share of which it also enjoys, it runs the latest Pullman vestibule cars and other luxuries of the rail.

The transfer from Cape Charles, a water change affording relief from the monotony of all-rail travel, is made by eight boats, two for passengers and six which tow freight car floats over. Two passenger boats leave here for Cape Charles daily, one morning and one evening. R. B. Cooke is General Agent in this city.

THE ATLANTIC AND DANVILLE RAILWAY is 281 miles long over all (206 from the port of Norfolk to Danville), and, as its name implies, is a trunk line from the seaboard at this city to Danville, in southern Virginia, not far from the North Carolina line.

It has three short branches—one from Belfield, Va., to Claremont, on James River, fifty-one miles, another from Buffalo Junction to Buffalo Lithia Springs, in Mecklenburg county, a distance of four miles, and the Hitchcock branch, from Belfield into the adjoining timber land, a distance of eight miles.

Its terminals are Norfolk, West Norfolk, Claremont and Danville. The principal places on the line besides these, are Milton, Clarksville, Boydton, Lawrenceville, Belfield, Franklin, Courtland and Suffolk.

Four regular freight and two regular passenger trains traverse the line from Norfolk to Danville daily, and the same number east. Passenger time, Norfolk to Danville, by this line is eight hours; freight fifteen. Lumber and other forest products form 55 per cent. of the freight traffic. Considerable cotton, tobacco and other agricultural products are transported by it. C. D. Owens is Vice-President and General Manager.

THE NORFOLK & CAROLINA RAILROAD is a branch and one of the twelve roads comprising the Atlantic Coast Line of the South, which forms, by a junction with the great Pennsylvania system of the North—and by connections made here through this branch of it—the through route from New York to Florida.

The system to which it belongs—that of the Atlantic Coast Line—has a mileage in exact figures of 1,126.

Its own mileage is 100.

It begins opposite this city, at Pinner's Point, on the southern side of the Elizabeth, facing Norfolk's Atlantic City Ward, and forms a junction with the main stem at Rocky Mount, in the eastern part of North Carolina. Its passengers are brought into Norfolk by ferry over the Elizabeth River.

This road was begun in the latter part of the '80's. It was completed to Norfolk in 1890.

Four passenger and six freight trains, usually, are run out of here over it daily. The passenger trains are operated on fast schedule with Pullman's (running through to Florida), and all the latest conveniences have been introduced.

Its freight traffic is largest in the items of lumber, cotton and early fruits and vegetables. Proceeding from this city it traverses a trucking district and then crosses the pine and cotton belts of eastern North Carolina. Norfolk, as the principal trade center of the line, had the largest proportionate advantage from the business thus derived.

The general offices of this system are at Norfolk. G. M. Serpell, General Manager.

#### NORFOLK AS A MARITIME PORT.

HERE are twenty-five or thirty ports scattered along the seaboard of this country, and of all these only seven have what can be called a first-class harbor, i. e., unobstructed entrance for freighting vessels of the largest sea-going sort.

Norfolk is one of these seven.

This, nowadays, is an exceedingly important advantage. It means to the port possessed of this endowment, a handicap upon its rivals, because large vessels are becoming more and more the rule in the merchant marine.

In the aggregate of its maritime interests, indeed, Norfolk, in point of fact, stands next to New Orleans among Southern ports. It ranks as the first lumber port of the South ; it is the greatest coaling station and coal port ; it is fourth in the cotton trade, and it enjoys in the fullness and convenience of its hydrographic radii—its wonderful system of inland waterways and passages—a remarkable coastwise trade ; a traffic exceeding all the Southern ports also, only New Orleans, with its great Father of Waters, barred.

About 3,500 entries of vessels, coastwise and foreign, are recorded now annually for Norfolk ; 550 of these are engaged in the coasting trade ; nearly 200 come for foreign cargoes ; the rest for coal.

The conveniences for trade of this character are excellent. The port is only twenty miles from the sea—unlike many other of the

world's ports, which are far inland and difficult of access. It is thoroughly protected, not subject either to tidal extremes or storms; in a broad and deep estuary, the Elizabeth river, the way and entrance to which, through Hampton Roads, is open to craft of the largest draft and size.

There is no bar at all at the entrance to Chesapeake Bay.

Neither is there any between the open sea and the anchorage ground of Hampton Roads.

Norfolk harbor is the only one on our South Atlantic coast which is entered from the northwest. It has the best protected harbor, therefore, between Boston and Galveston, in that it opens opposite the direction of the usual sou'wester sub-tropic cyclones. This fact was illustrated in recent destructive storms which swept the coast, disastrously to shipping, from Florida to New York.

An area of the harbor, 1,400 by 8,200 feet is available for deep anchorage, that is to say, about 800 acres extent; the area available for small craft is practically unlimited.

There is no trouble with the channel; so long as the navy yard is here, the government is committed to maintenance of way to it, and such additional depth as may be required.

All the facilities for shipping are, in fact, first rate and modern, and the port charges are reasonable.

The coaling facilities are certainly equal to anything in this country, if not, indeed, in the world.

There are warehouses and compresses, stevedores, chandlers and supply houses, charterers, brokers, underwriters, ship railways, dry docks and repairing concerns—wreckers, even, if you want them—and every requisite of sea-faring business and life.

Pilotage is governed by State law, and is entrusted to the Virginia Pilot Association, whose headquarters are here, although, for convenience, the boats rendezvous at Old Point. Charges range from \$2.50 per ton for ten feet draft to \$4.50 above sixteen. Towage is 40 cents per ton, foreign; 20 cents coast-wise, coal capacity both ways.

Of the pilot service this may be said: Perhaps no State in the Union has had for more than a hundred years a system of pilot service more efficient than that afforded by the body now known as the Virginia Pilot Association.

 Norfolk, with its growing importance as a port, and its railroad connections with the interior, not only of the South, but of the whole country, will, in the course of a few years make a diversion of trade from New York that will be a matter of serious concern to the business men of the last named city.

Several distinct elements insure this importance. The splendid harbor is an essential one. The best authorities on maritime subjects easily concede Norfolk's harbor to be one of the most important shipping points on the Atlantic coast. In going further south by the sea, the danger and difficulty of rounding Cape Hatteras is encountered, and that is why so many of the steamship lines end at Norfolk, and the freight is sent South by rail or through the canals.

## FOREIGN LINES AND TRADE.

**W**ITHIN the past few years the large increase in receipts of lumber, staves, naval stores, grain, tobacco and coal, has greatly augmented foreign shipping at this port.

Formerly cotton was the chief and leading article, but mainly through the extended lines and growing business of the Norfolk & Western Railroad, and the enterprising management of that corporation, foreign lines of steamers have been established, and freights in leading staples have been sufficient to load more than an hundred cargoes a year, carrying not less than 100,000 tons to ports of the United Kingdom and the Continent, and general as well as miscellaneous cargoes have grown more numerous every year.

Of the foreign steam lines established here within the past ten years to meet that demand, the following may be noted as the principal factors in this carrying trade:

BARBER & CO., STEAM SHIP Agents for regular lines from New York, Norfolk and Newport News to British and Continental ports, and in fact will furnish vessels to any of the world's leading ports.

The Norfolk branch of this house was established ten years ago, and has been successful from the start, and must continue so under the business-like management of Mr. E. J. Rudgard Wigg, who represents the firm in Norfolk at their office, 51 Main street, where information may be obtained.

THE UNITED STATES SHIPPING CO., from Norfolk and Newport News to all leading foreign ports, dispatch steamers every two weeks to Hamburg, Glasgow, Rotterdam, Dublin and Belfast. Through rates and bills of lading to all Baltic, Black Sea and Australian ports.

Since September last this company have dispatched a fleet of 45 steamers to various European ports. The offices of the company in Norfolk are in the Columbia building, and from its representative here, Mr. D. J. Donovan, shippers may obtain information and rates regarding shipments to any port in the world.

THE NORTH AMERICAN TRANSPORT CO., has for some years operated in this port and done a large business in its connections with some of the leading railway lines terminating here, and its ships have made as many as sixty or more trips a year. It has regular sailings to Liverpool, Hamburg, Rotterdam and Bremen. Mr. James Graham, Jr., represents the company in Norfolk, with offices in the Columbia building.

There are several chartering agencies here also, furnishing the trade mainly with the class of steamers known as "tramps."

Freight and passenger agencies are also here for the leading and regular North Atlantic lines to Europe.

 Building material is so extensively manufactured that building here is as cheap as anywhere in the land. It is cheaper than at Baltimore, Richmond, Washington or Atlanta.

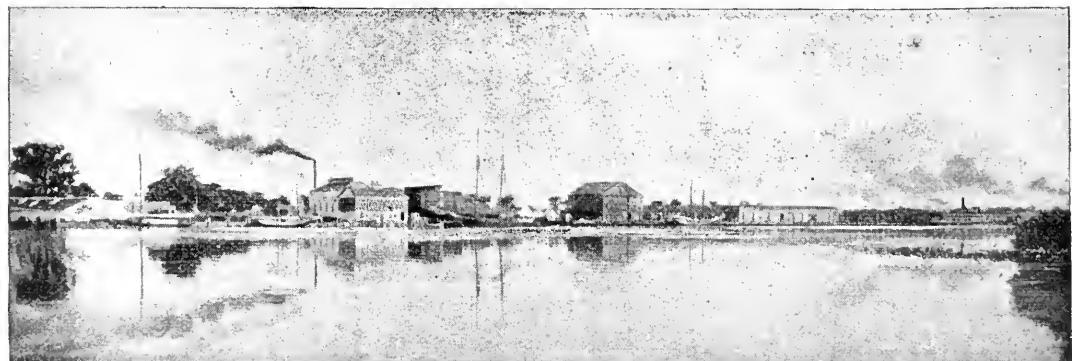
The building trade here supports handsomely about seven local architects and probably thirty building contractors of standing.

## COASTWISE LINES AND TRADE RESOURCES.

**N**ORFOLK is most distinguished among American ports for her extensive coastwise shipping interests. No other Southern city except New Orleans with its great river business, at all approaches it in the magnitude and variety of its coastwise traffic and inland boating trade. To uphold and swell this trade, cotton, lumber, coal and truck contribute most largely. There are a dozen or more river and bay lines, which are maintained by a series of inland waterways and passages available to them and to commerce generally, in respect of which this city is peculiarly and distinctively central.

These inland waters are Chesapeake bay and its tributary streams on the one hand and the North Carolina sounds and their tributaries on the other, between which there is the connection of the Elizabeth river and its extensions, the Albemarle and Chesapeake canal.

**The North Carolina Sounds** are three in number. They are formed by the banks enclosing them on the ocean side are securely land-locked, and are shallow, but broad and peaceful avenues of trade. They begin about twenty miles southeast in an air-line from Norfolk. The way into them is through the eastern branch of the Elizabeth, and the canal, connecting them with this harbor.



IN THE SOUNDS COUNTRY—ELIZABETH CITY, N. C.

In their order they are CURRITUCK, the most northerly, then ALBEMARLE, then PAMLICO, this last the largest. Large rivers navigable for many miles inland empty into them, the Pasquotank, Perquimans and Chowan into Albemarle Sound; the Pamlico and Neuse into Pamlico Sound. There are numerous rapidly growing cities upon these rivers, ELIZABETH CITY, EDENTON, WASHINGTON, NEW BERNE, and BEAUFORT chief among them.

The "banks" which enclose these sounds begin just below the Virginia line. Stormy Cape Hatteras is on these banks and Cape Lookout is at their southern extremity. Roanoke Island, on which the very first Anglo-Saxon attempt at settlement in America—twenty-three years before Jamestown—was made, is at the junction of Pamlico and Albemarle Sounds. The watering-place of Nag's Head is upon it.

**Chesapeake Bay** extends about 180 miles north from its mouth, near Norfolk, and penetrates two States, Virginia and Maryland. Baltimore is at the head of it, on the Patapsco; Washington is on the Potomac, which flows into it. Other large rivers emptying into it are the Rappahannock, the York, the James, the Nansemond and Elizabeth.

**West Point** is on the York river, twenty-five miles inland and sixty miles from Norfolk. Richmond, on the James, one hundred and twenty miles up; Petersburg, on the Appomattox, a branch of the James, eighty miles from the bay, and Suffolk, on the Nansemond twenty miles from it.

This Tidewater country bordering on Chesapeake Bay is largely devoted to oystering, fisheries and truck. Water and soil both are prolific. It is a rich country, and Norfolk has, through the steamboat lines, a large share of its trade,

**The Albemarle and Chesapeake Canals**, situate south from Norfolk, are the last of a series of artificial highways connecting the bays, sounds and navigable streams along the Atlantic coast, so as to make one complete and almost wholly land-locked passage from New York to the Carolinas, and, in a larger sense, from the great lakes to the Florida coast.

They make available to New York, Philadelphia, Baltimore and Norfolk, which lie directly on their line, over 1,800 miles of North Carolina river navigation.

These highways, in their order, going south, are the great Erie canal of New York, the Delaware and Raritan, the Chesapeake and Delaware, the Albemarle and Chesapeake, and the New Berne and Beaufort, the last two the property of the Albemarle and Chesapeake Canal Company of this city, an organization charted and operating before the war.

By means of these canals light draft steamers bound for Charleston, Savannah, Florida, and the West Indies, yachts and other small craft, can avoid the worst perils of old Ocean, especially those of storm-beaten Hatteras.

Following are the dimensions of these canals: Delaware and Raritan, 43 miles long, locks 220x24x7; Chesapeake and Delaware, 14 miles, 220x24x9; Albemarle and Chesapeake, 14 miles, 220x40x8; New Berne and Beaufort, 3 miles, no locks.

**The Dismal Swamp Canal** was one of the enterprises of our fathers, but from the consideration given to the project to improve it, seemingly has not yet outlived its usefulness.

Washington and Patrick Henry were interested in it.

It has served as a highway for much of Norfolk's commerce for sixty years, and bids fair to be utilized as much longer. It is owned by a company of Baltimore and Norfolk capitalists, who, under the name of the LAKE DRUMMOND CANAL AND WATER COMPANY, have lately succeeded the former owners, the old Dismal Camp Canal Company.

(It is proposed by the present holders to enlarge and improve it to 60 feet in width, 10 feet in depth, and locks 200 feet in length, and the canal is now closed to navigation, awaiting the proposed improvements.)

**The Old Dominion Steamship Company**, organized in 1867 as successor to the old New York and Virginia Steamship Company, owns a fleet of eight large iron steamships representing a total burden of about 20,000 tons, plying between New York, Norfolk, Newport News and Richmond, Va., and a daily line is maintained between New York and this port. These steamers are splendidly furnished and equipped for the accommodation and comfort of passengers; large, well ventilated state rooms, cabins and saloons furnishing every convenience for the enjoyment of travellers, excellent fare and skillful commanders.

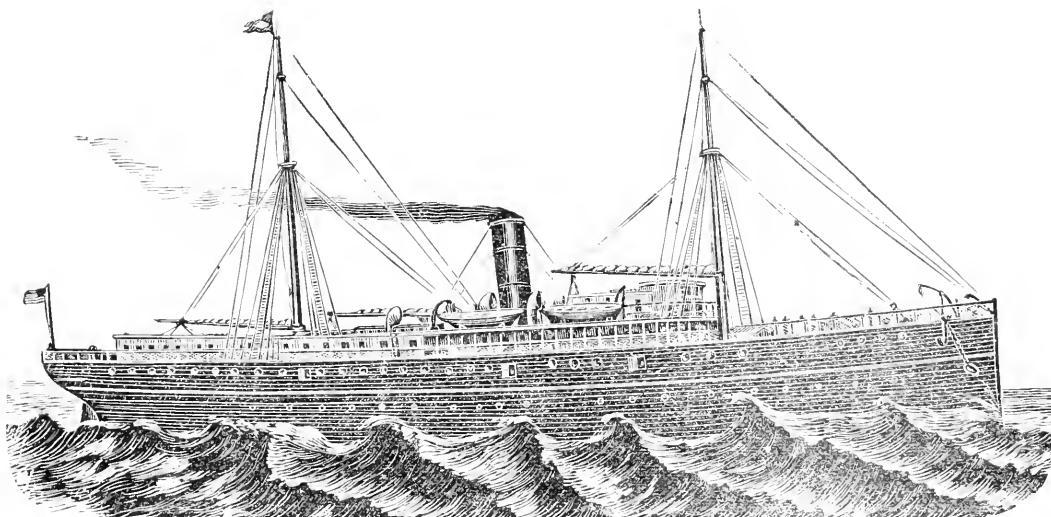
This line also maintains a fleet of modern built steamers for inland navigation, and daily trips, except Sunday, are made to all river landings on the Nansemond, and the York, Severn, Back, Poquosin, East and Ware rivers, taking in the towns of Smithfield, Suffolk, Newport News, Hampton, Old Point, in fact, reaching daily every town and village accessible from Hampton Roads and lower Chesapeake bay. They also have several vessels in the waters of North Carolina, which are operated through rail connections.

The transportation service of this line is most satisfactory to this tidewater section of Virginia, and affords merchants, farmers and the people generally, quick, and well ordered trade facilities which they highly appreciate and could not now

dispense with. The Old Dominion company has been a success from the start; good management in all lines has earned for it an immense patronage which is made evident by the growth and prosperity of the line. The docks, warehouses and terminal facilities in this city cover a large water frontage in the center of the wholesale business quarter, and conveniences for close connection with water as well as rail lines are practically complete.

The truck farmers highly appreciate the efforts of this line to handle their products, and nothing less than a daily line of their largest steamships could begin to accommodate the trade. M. B. Crowell, Esq., is the popular agent of the line in Norfolk, from whom all information as to freight and passenger rates can be obtained. The splendid ships of the Old Dominion line is represented in the cut of the Jamestown on page 51.

**The Merchants' and Miners' Transportation Company** has for a third of a century borne such a part in the commerce of this port as entitles it to a foremost place in any account of the general transportation facilities of Norfolk. Its headquarters are in BALTIMORE and its general offices are located in that city.



STEAMSHIP "HOWARD" OF THE M. AND M. T. CO—3,000 TONS.

The full service of the company embraces three regular steamship lines, along with which it owns such wharf property, warehouses, etc., as are necessary to give it ample facilities for the extraordinary business it annually transacts. These three lines are the BOSTON, NORFOLK, AND BALTIMORE line, the PROVIDENCE, NORFOLK, NEWPORT NEWS AND BALTIMORE line and the BALTIMORE AND SAVANNAH line. Two of these lines (the two first named) touch *en route* both north and south bound at Norfolk, the latter line, Baltimore and Savannah, touch at Norfolk only on south bound trips and gives this city a very satisfactory and complete service.

The steamers of this company are of iron and steel, built after the most approved models, provided with every safety appliance, commanded by experienced officers, all of them veterans of the company's service, and are commodious and luxuriously furnished. Every opportunity for pastime, and everything conducive to ease and good living is provided. In a word, these are the "floating palaces" of the Chesapeake bay and North Atlantic waters, these "M. & M." line boats, as they are commonly called.

Mr. R. H. Wright is the agent and representative of the line in this city.

**The Baltimore Steam Packet Company**, more familiarly known as the "OLD BAY LINE," has, for over half a century been a favorite avenue of travel between Norfolk and the Monumental City. The line is operated in connection with the Seaboard Air Line system. In olden days, when railroads were only in their infancy, the Old Bay Line afforded the best means of conveyance southward from Mason & Dixon's line to the chief highways of the South, and it still offers that large measure of comfort, elegance and security which was its characteristic then, and which from the nature of things, the railroads may not approach.

The line maintains a daily service, Sunday excepted.

Mr. W. Randall is the agent in Norfolk.

**The Baltimore, Chesapeake and Richmond Steamboat Co.**, a new Baltimore and Norfolk line has recently been inaugurated by the Southern Railway Company, to facilitate its transportation business between this city, Baltimore and other points north of it. The principal object being to have ample facilities for its immense freight and passenger traffic, between the above named points without dependence upon service not wholly its own, nor under its control. This new line, therefore, gives additional service between Norfolk and Baltimore, as a daily line of boats (Sundays excepted) will be run between the two cities with the best accommodations that modern ships can furnish. E. T. LAMB, Agent.

Other lines navigating the bay and water courses tributary to Norfolk, and which in the aggregate number some thirty regular and established lines, are noted on page 16.

## THE CITY'S GROWTH.

**T**HREE is reason enough for the growth and expansion of the city's limits if you take only the narrower view of the city's jobbing field. Few cities enjoy a more rapidly developing territory than Norfolk has in eastern North Carolina and southwest Virginia. Three lines of its trade are largely based upon the products of the prolific district first named of these, i. e., fisheries, lumber and truck; and the mineral development of southwest Virginia has made this city the Newcastle of the South.

Every railroad system of the South Atlantic States—that is to say, operating east of the Appalachians in the South—makes Norfolk a seaboard terminal, either directly or through connections, and it is the greatest port between Baltimore on the one hand and New Orleans on the other.

Its commerce has greater variety, volume and radius than either Charleston's or Savannah's.

Moreover, it grows with a considerable degree of spontaneity from the development of such home interests as oystering, peanut culture, trucking, seaside resorts, naval construction at the Government yards here, and the local manufactures.

It has more than doubled in population in the last twelve years, and has quadrupled in manufactured product. This by the very conservative reckoning of the last United States census reports.

The latest estimate of the population of the three cities of Norfolk, Portsmouth and Berkley, its components and their immediate environs, is 80,000. The manufactured output at the rate of increase shown by the census between 1880 and 1890, must be now about \$7,500,000 in Norfolk alone, and the ship-yards and saw-mills and other of the largest concerns are on the Portsmouth and Berkley side.

In fine it is solidifying as a port, as a Southern trade center, and as a manufacturing place.

Fully \$300,000 has been spent for business structures of \$10,000 or less in the past three years.

Hence these real estate developments, building improvements and so on.

### DEVELOPMENTAL PROJECTS.

**B**RAMBLETON, formerly an overgrown suburb (much as Berkley is now), was annexed to Norfolk in 1887; Atlantic City was absorbed similarly in 1890. This added 1,590 acres of area to old Norfolk, and by affording these two suburbs the advantage of city improvements and conveniences, relieved somewhat the congested conditions prevailing in the old city theretofore.

But that was only a beginning. In the last few years eighteen or twenty land and development companies have been operating on both sides of the river here, and have prepared for occupation, by platting, subdividing, street-making, etc., 2,024 additional acres, or, with Brambleton and Atlantic City added, 3,614, which is five and a half square miles.

The most important suburbs thus added have been given the names of "Ghent," "Lambert's Point," "South Norfolk," "Park View," "Port Norfolk," and "West Norfolk."

The most notable of all these developmental enterprises is that of the NORFOLK COMPANY, operating on the Norfolk side, in part within and in part without the city limits. "Ghent" is in the heart of its properties. This company owns 250 acres. It has expended \$500,000 in paving, laying sewers, water and gas mains, etc., and has built, for purchasers of ground from it, fifty or more large and fine residences, some of them at a cost of as much as \$20,000. Its holdings lie partly in Atlantic City. Northern and European funds were got for this work by its projectors.

"Lambert's Point" surrounds the coaling piers and new cotton mill. "Ghent" is the new swell residence district of Norfolk, and "Park View" that of Portsmouth; "South Norfolk" is the principal addition to Berkley; "West Norfolk" and "Port Norfolk" are settlements about the terminals, respectively, of the Atlantic and Danville, Norfolk and Carolina Roads and the Southern Railway to the northwest of Portsmouth.

### PUBLIC BUILDINGS.

**N**ORFOLK prides itself upon the architecture of several of its public and business structures, new and old, some of which are really impressive.

The CITY HALL has a very shapely dome, and the FEDERAL BUILDING, which contains the Post-office, Custom-House and United States Courts, is a solid construction with granite front. The Government has appropriated \$150,000 for a new POST-OFFICE, and an additional sum is expected. The NORFOLK ACADEMY was modelled by Walter, one of the architects of the National Capitol, "after the Temple of Theseus at Athens." The United States NAVAL HOSPITAL is a massive building, also with classic front. It cost \$600,000.

The largest hotel in the city is the NEW ATLANTIC; it has a block frontage; it cost about \$300,000. The most expensive church is the EPWORTH METHODIST EPISCOPAL, shown on page 29; it cost \$100,000. The most conspicuous of the schools is the NORFOLK COLLEGE FOR YOUNG LADIES, which covers nearly a block, and the Norfolk Academy just referred to.

For the NEW MARKET HOUSE AND ARMORY, Norfolk has expended \$100,000. Portsmouth also has a fine new ARMORY HALL.

The most modern down-town structures in Norfolk are the Y. M. C. A. Hall, the COLUMBIA and HADDINGTON, office buildings of the very latest mode.

**T**HE population of Norfolk, taking in all the suburbs properly so called, may be set at 80,000. With the rapid extension of Norfolk and of these suburbs, especially Portsmouth, which is increasing in extent, population and importance as rapidly as Norfolk, the whole may be considered one center, especially in relation to the country at large. It may be added that by rail Norfolk is only twelve hours from New York.

## WHAT THE PRESS AND PEOPLE SAY.

I think the mind needs training on the shores of the Mediterranean Sea to grasp the immensity of Norfolk harbor.—*London Times*.

Depth of water is the keynote to the value of Norfolk harbor, and this value is enhanced by the harbor's vast area.—*New York Herald*.

The climate of Norfolk insures for the Northerner in the Southern winter an agreeable reception, and in the summer it is also a desirable resort.—*New York World*.

Norfolk is a sanitarium as well as a pleasure resort. The union of the climate with the water gives a distinction to the city. The Norfolk air is an enemy to malarial diseases.—*Boston Globe*.

The Norfolk people are indeed such a race as we would expect to find in the land of the Southern sun. Their manners and their attainments attest their refinement.—*Springfield Republican*.

As regards safety and facility of access, Norfolk harbor has no superior among the Northern ports; while those farther southward do not in any degree compare with it in either of the above advantages.—*Lieut. H. H. Barrall, U. S. N.*

There is no reason why Norfolk should not speedily become one of the largest, richest and most important cities of the United States, and, in fact, to observe its growth during the past few years the city is under full headway towards the realization of that possibility.—*New York Post*.

The Norfolk County, Va., farmer is better supplied with transportation facilities than the farmer of any other county in the United States.—*New England Farmer*.

There is not a city in America that can boast of more delightful surroundings than Norfolk. The points of interest and beauty around the city have established its fame as a summer and

winter resort. The breezes from the open sea provide a refreshing coolness from the summer heat, and the temperate mildness of Virginia offers a retreat from the freezing conditions of a Northern climate.—*Cambridge (Mass.) Tribune*.

Norfolk's situation is such it insures its rapid growth. The city has one of the richest sections of the United States to draw upon and support its commerce.—*New York Journal of Finance*.

In the West and not in the Orient is the future home of the Anglo-Saxon. To the Englishman, on his first visit to America, is this vividly impressed, especially in Norfolk, Va., where he finds himself in an essentially English city, with the same laws and customs he left behind him.—*Wandering Briton*.

The Hamburg-American Steamship Company are to put on steamers between Norfolk and Hamburg at an early date. This is an evidence of new energy on the part of the South and a determination to be no longer dependant on Northern ports for the carrying of foreign exports and imports. Baltimore sends its congratulations, even while it regrets the fact that it will share only indirectly in the benefits that will be derived from the new line.—*Baltimore American*.

There is no part of the south Atlantic or Gulf Coasts that have a brighter future than Norfolk. Norfolk has an advantage in location which is constantly asserting itself in the upbuilding of the city.—*Atlanta Constitution*.

Lord Bacon said there be three things that make a nation great and prosperous—fertile lands, busy workshops and easy means of transportation. This applies to the country tributary to Norfolk. Norfolk is destined to be not only great in commerce but in manufactures.—*Senator Walsh in Augusta Chronicle*.

If Atlanta had the natural advantages enjoyed by Norfolk, it would be a city of a million inhabitants within ten years. Norfolk has as bright a future as any city on the continent.—*Clark Howell in Atlanta Constitution.*

I do not believe that by any combination of circumstances or conditions certain development of Norfolk could be defeated.—*J. C. Hemphill in Charleston News and Courier.*

The push, the energy, the life that is exhibited in Norfolk is stimulating to the visitor, and is indicative of the progressive spirit prevailing.—*J. H. Stockton in Jacksonville Times-Union.*

It does not take a stranger long to note the achievements of Norfolk perfected and projected. A strong confidence in Norfolk's future is begotten by a trip through its avenues of land and water.—*J. S. Van Winkle in Knoxville Tribune.*

It will cease to be necessary for American manufacturers to put foreign names on their fabrics in order to sell them when Norfolk, Va., gets its manufacturing clothes on. Experts state that the temperature of that city is such it is possible to compete with the mills of Europe on high grade goods.—*New Haven Palladium.*

There is no part of the South Atlantic or the Gulf coast that has a brighter future than Norfolk. Being centrally located between the great metropolitan centers of the East and the rich fields of the agricultural, commercial and industrial resources of the South, Norfolk has an advantage in position which is constantly asserting itself in the upbuilding of the city. Located as it is, on one of the finest harbors of the Atlantic coast—waters that can float within easy reach of the city the combined navies of the world and accommodate the shipping of a continent, and having in addition to this superb natural blessing, nine railways as commercial arteries to every part of the United States, Norfolk enjoys advantages excelled by but few cities of the country, and if, in the renewed enthusiasm of its people, it does not rapidly

assume metropolitan dimensions, it will not be because nature and circumstances have not done their part.—*Atlanta Constitution.*

The Washington Post says: "The growing importance of the port of Norfolk, particularly in the matter of the tremendous grain trade developed during the past few months, is causing railroads throughout the southeast to turn to Norfolk as the distributing point for southeastern exports. Close upon the heels of the big deal the Pennsylvania road is endeavoring to consummate, in order to secure terminal facilities there, comes the report that the Louisville and Nashville railway desire to utilize the port as its Eastern terminal. It is asserted on good authority that the road has entered into negotiations for a \$30,000 option on the water front property on the western side of the Elizabeth, directly opposite Norfolk. This, together with the existing lines and the vast Southern system, gives Norfolk direct communication with every part of the country, and will enormously augment exports from the port."

An intelligent man cannot fail to see that God made Cape Henry and Cape Charles the gate posts and Hampton Roads the gateway into this continent. That he deflected the Gulf Stream 100 miles to the west to pilot the ships of the nations into our ever open and never ice-locked harbor. That He has opened and laid down His great hand of omnipotence here, so that even the simple can see the great thumb in the Chesapeake Bay, the Potomac the index finger, the York the middle finger, the James the fourth and the Elizabeth fifth, all converging at Norfolk in the hollow of his hand. These natural things speak the language of Providence saying: "Here build the future great city of America, I will bathe and purify it with my tides, I will smile on her with my genial suns, I will fan her with my soft breezes, I will feed her from my fertile fields, I will enrich her with the wealth of my waters.—*Rev. Dr. Blackwell.*

## NORFOLK'S VIS-A-VIS.

**P**ORTSMOUTH, facing Norfolk, across Elizabeth River, can boast also of a considerable antiquity. It was founded in 1752, and Trinity, its old parish church, dates from 1762.

Bound always to Norfolk in the closest wedlock of trade, although jealously holding to single estate in the matter of its government, it has shared in the greater city's vicissitudes of the wars and commercial depression, and so has a history, eventful and sentimental, in common; and it is a sharer now, likewise, in Norfolk's conditions of progress—not certainly advancing by leaps and bounds, like Norfolk, but relatively with that, growing fast.

Corporate Portsmouth lies directly over against Norfolk on the river's western side. It covers compactly an area of about a mile square. Encircling this are suburbs, eight or more in number, which give the city, perhaps, half a mile of additional girth.

The Naval hospital grounds, fronting the river, mark the northern limits of Portsmouth; but beyond that again there are prospective extensions in PORT NORFOLK and WEST NORFOLK.

Berkley shares in the uncommon prosperity of Norfolk and Portsmouth.

Its population is now very likely, SOUTH NORFOLK and other additions included, about 10,000. It has a town government.

Berkley is the seat of the great lumber manufactures that distinguish Norfolk. It lies between the eastern and southern branches of the river, and has an exceptional length of water front, with a good depth of water, and inlets affording basins for vessels all along. Besides its lumber mills, it has two new cotton goods factories, and several marine railways and ship-yards, for which last its river bank offers especial favor.

It is estimated that these industries employ nearly 2,000 persons, and pay out in wages about \$750,000 annually.

## THE NAVAL ESTABLISHMENTS.

**T**HE NAVY-YARD and NAVAL HOSPITAL and other establishments of the General Government here impart vitality to business and give special distinction to Portsmouth. The average number of civilians employed by them is over fifteen hundred; the annual pay roll is close to \$1,000,000. In the last twenty years about \$9,000,000 has been spent here for naval purposes.

The vantage of the waters of the Chesapeake as rendezvous for the fleets and squadrons of the mother country was perceived and the repair yards were established at Gosport long before the War of Independence. This property was wrested from his Britannic Majesty, during the Revolution, by the patriots of Virginia, and was confiscated by the Old Dominion and sold by it to the nation, in 1800, for \$12,000.

The chronicles of this Norfolk yard disclose much of the history of the country.

Decatur, the Barrons, and some of the cleverest American naval commanders have been assigned to do shore duty here. The "Chesapeake," in which Lawrence distinguished himself, was built here, and several smaller craft during the desultory war with France. The man-of-war "Delaware," 1799; the "John Adams," 1830; the sloop "Yorktown," 1839; the steamers "Lawrence" and "Perry," 1847; the steam frigate "Powhatan," 1850; the "Roanoke" and "Colorado," 1857, were also built here; and the famous "Guerriere," lying here in 1821, was made a school for midshipmen. The most important work done at this yard in recent years, was the construction of the United States cruiser "Raleigh," and the battleship "Texas."

In April, 1861, soon after the outbreak of the Civil War, the Federal commandant fired the yard and its contents, and the war vessels in the stream. From the hull of the "Merrimac," which was saved, the Confederates, while in possession in 1861 and 1862, constructed the "Virginia," famous still as the first iron-clad ram used in naval warfare and for her combat with the celebrated "Monitor," built by Ericsson for the Federal side.

### LAMBERT'S POINT DESCRIBED.

**P**ROSPECTIVELY, the most important of all Norfolk's suburbs, new and old, is Lambert's Point, because here are combined maritime and manufacturing facilities and developments, which have already accelerated immensely the city's growth and which promise to continue to do so still for a long time to come.

Lambert's point is on the east or left bank of the Elizabeth coming in, about two miles higher the river's mouth than the city. Here the Norfolk and Western Railroad established, a few years ago, a coaling station, now grown to be the first in importance on the South Atlantic coast, and with its auxiliaries of piers for general traffic, warehouses and projected grain elevator, etc., an extension of the facilities of the port of extraordinary advantage in the development of its commerce.

The depth of water here is twenty-six feet, mean low tide; the largest merchant vessels can come up here to load. Some 2,000 of all classes do come to coal now, during the year, and about 2,000,000 tons are annually shipped from these piers, the product of the POCOHONTAS (SOUTHWEST VIRGINIA and WEST VIRGINIA) field.

Beside the coal piers, which are 900 feet long, thirty acres were filled in by the road for warehouses. There are two of these, 705x140 feet (aprons not included), for general traffic; and twenty acres more have been set apart for cotton storage, compressing, etc.

Several land companies have enlisted with it to promote settlement at this place, and have succeeded in building up a very respectable town. They have improved an area to the north of about 600 acres, and between 200 and 300 residences and stores have been put up, all told, to house and supply the employes of the railroad and other concerns here. The place has many advantages for such a settlement. It drains to the river, is slight and healthful and is accessible by means of an electric street railroad to it from the city.

Aside from the piers and the railroad improvements and works, the most important enterprise established at Lambert's Point is the Lamberts Point Knitting Mills. These mills were built and equipped at an expense of \$100,000 by Norfolk capitalists about five years ago and are employing now about 200 hands.

### IN NORFOLK'S SURROUNDINGS.

**T**HE following places in Norfolk's vicinity—most of them within fifty miles—are of interest, either as business points or as tourists' or sportsmen's or summer resorts, or, it may be, as most of them are, in fact, for all those characteristics:

1. NEWPORT NEWS, on Hampton Roads.
2. OLD POINT and FORT MONROE, warden of Chesapeake Bay.
3. HAMPTON, also on the Roads.
4. CAPE CHARLES CITY, at the mouth of the bay.
5. THE DISMAL SWAMP, at the State line below Norfolk.
6. SUFFOLK, Nansemond County.
7. WEST POINT, York River.
8. YORKTOWN, at the mouth of the York.
9. WILLIAMSBURG, the ancient capital of the Old Dominion, in James City county.
10. JAMES RIVER points.

**Newport News**, situated on HAMPTON ROADS, at the mouth of James River, is a place of six or eight thousand people—a miniature metropolis, the creation of a decade. Its rate of growth has scarcely been equalled, and certainly not surpassed, even in the booming iron regions of the South. Ten or twelve years ago its site was occupied by a straggling village, with an uncertain future. The awakening came to it when the Chesapeake and Ohio Railroad Company, building sea-ward arrived.

To the improvements made and fostered by that company, the city owes its rise. These improvements are in extent and importance, to say the least, remarkable. They embrace COAL PIERS, at which 1,000 vessels were loaded or bunkered with 1,000,000 tons total in 1895; wharves to the number of seven, extending out into water twenty-six feet, low tide; a GRAIN ELEVATOR, of 1,750,000 bushels capacity; a SHIP YARD big enough to bid for naval construction; and both coastwise and foreign steamship lines.

The SURROUNDING COUNTRY is devoted to trucking and general farming.

All the BAY, COASTWISE and RIVER boats landing at Norfolk, except the Sounds lines, stop also here.

An ELECTRIC RAILWAY, ten miles long, connects Newport News with HAMPTON and OLD POINT. This road carries to market considerable of the produce raised roundabout, mainly the truck.

**Hampton**, formerly the shire town of Elizabeth City county is fifteen miles from Norfolk on Hampton Creek, a navigable stream emptying into the Roads.

It has a population of about 3,000, not counting the inmates of the NATIONAL SOLDIER'S HOME, some 2,700, and with those on furlough, 4,000, or of the HAMPTON AGRICULTURAL AND NORMAL INSTITUTE, a school for the education of the negro and Indian wards of the nation, some 800 perhaps, or the people of its suburbs fully 2,500 more.



HAMPTON FROM THE RIVER.

Hampton has fisheries, shops supplying the 6,000 inhabitants in and around it, building and loan associations and two banks, and is a summer resort.

Truck farming is profitably and very generally pursued in the country adjacent. The Hampton waters are famous for oysters and crabs.

Hampton is historically interesting.

Its site was originally occupied by the Indian village of Kekoughtan, which was visited by Capt. JOHN SMITH. The town was incorporated in 1705. It was attacked by the British in the REVOLUTIONARY WAR, and again in 1812, and defended itself pluckily both times.

It has an ancient sanctuary, ST. JOHN'S parish church, built in 1656, of English brick, and still fairly preserved. The epitaphs in the Hampton grave-yards are many of them quaintly spelled and phrased.

**Old Point Comfort** is so called to distinguish it from another Point Comfort on the Bay known as the New.

It was shelter for the fleet of Smith, Newport and Gosnold, bringing, in 1607, the first of the Jamestown colonists, and by these first comers was named.

There are eight boats from and to Norfolk—a regular ferry, in fact—every day.

Old Point is anchorage station for the UNITED STATES QUARANTINE patrol, and for the Norfolk, Richmond and Chesapeake Bay PILOTS. The pilot-boats, white-winged, trim and graceful, coming and going, guiding the world's marine into and out of these waters, charmingly enliven the long and flashing perspectives seaward.

THE OLD DOMINION Steamships stop at Old Point, the CAPE CHARLES ROUTE (N. Y., P. & N.), route, and the BAY, JAMES RIVER and BALTIMORE lines make it a landing place.

An ELECTRIC RAILWAY connects it with HAMPTON, which is three miles distant and with Newport News nine miles away.

**Fort Monroe** is on OLD POINT COMFORT, at the southeastern extremity of a low, sandy peninsula, making out into Chesapeake Bay from Elizabeth City county, Va. It is ten miles distant by water from Norfolk.

From its position the fort has an unobstructed outlook between the Virginia Capes (Charles and Henry) and command of the entrance to Chesapeake Bay from the sea.

A matchless water view, worth a long journey to see—not to mention the war's reminders at all—there is unfolded from the roof of the Hygeia or the light-house at the fort. On the one hand the bay with its outlook to sea; on the other the Roads; the Rip-Raps here, Sewell's Point there; light-houses and light-ships; a merchant fleet forever standing in and another always standing out. Here, just beneath is the fort, eighty acres walled in, presenting seaward a granite wall thirty-five feet thick, moated and casemated, and enclosing a parade ground, upon which a whole brigade might be aligned. Yonder, dimly outlined against the sky is Ocean View—all there is connected with Norfolk visible. There, just off the landing of the Chesapeake and Ohio ferry, at Newport News, is the place where the Cumberland—briefly enough after the terrible onset of the iron-clad MERRIMAC—went down.

The palatial "HYGEIA" and "CHAMBERLAIN" are just outside the frowning walls of the Fort.

The place is indeed one of the most popular of American seaside resorts.

**Cape Charles City**, situated on the bay, near its mouth, and close to the headland from which it takes its name, is northeast of Norfolk. It is in Northampton county, is a place of 3,000 population, 36 miles by bay and river from Norfolk, and is the terminal there of the NEW YORK, PHILADELPHIA AND NORFOLK RAILROAD or "Cape Charles Route," the air-line from Norfolk to New York. A ferry, run by the railroad company, makes the connection with Norfolk and transports the passengers and freight of the road between Norfolk and Cape Charles, over the intervening water. Cape Charles is on the eastern side of the bay, very near the extremity of the long "Eastern Shore" peninsula of Virginia. It is a fisher town and truckers' market.

**The Dismal Swamp** begins about fifteen miles southwest of Norfolk and extends over the line into North Carolina. It is about 40x20 miles in area and contains in its centre Lake Drummond, which is about  $3\frac{1}{4} \times 4\frac{1}{2}$  miles in area and twelve or fourteen feet deep.

The swamp has been famed as a great natural curiosity almost from the first settlement hereabouts. WILLIAM BYRD of Westover, described it about 1730, when he surveyed it. TOM MOORE visited it in 1804, and made it the subject of his "Maid of the Dismal Swamp." WILLIAM WIRT, who was one of the commissioners to run the boundary between Virginia and North Carolina, pictures it as a morass, whose soil is a deep black mire, and which is "the secure retreat of 10,000 beasts of prey."

It is a great hunting ground yet, but not nearly so wild a jungle as Wirt made it out—truthfully enough, perhaps, for that time o' day. Two railroads now skirt it and one plunges through it "as through a grand shaded avenue." It is intersected

by the main line and branches also of two canals. The Seaboard and Roanoke Railroad passes through about five miles of it, the Norfolk and Western circles it coming in, the Suffolk and Carolina borders it and the Norfolk Southern proceeds straight through it. The Dismal Swamp Canal from Norfolk, and the Jericho from Suffolk run through it.

The timber in it is chiefly the Northern cypress and juniper, or white cedar. Moss depends everywhere from the cypress. It is swamp only in the rainy season; in summer, often, wells must be dug for water. The swamp, as a whole, lies high. Lake Drummond is in the heart of it, and is 22 feet above the level of Norfolk. Its waters are amber from the juniper sap. They have special keeping qualities, and many believe, also medicinal virtues. It is a singular thing that in this so-called swamp, malaria is unknown.

The Dismal Swamp Canal, running through it, has lately changed hands, and is undergoing at present enlargement and improvement.

#### SUFFOLK, WEST POINT AND YORKTOWN.

**Suffolk**, the county seat of Nansemond, sixteen miles southeast of Portsmouth, on the Seaboard and Roanoke Railroad, and twenty-three by the Norfolk and Western from Norfolk, is also accessible by steamboats traversing the Nansemond River to it.

It has, in fact, special importance as a railroad crossing and a steamboat landing and lumber center. The Norfolk and Western, Norfolk and Carolina of the Atlantic Coast Line, Atlantic and Danville, and Seaboard Air Line railroads pass through it; two narrow-gauge roads (the Suffolk and Carolina and Suffolk Lumber Company's) run out from it, and a ten-foot channel in the stream permits a Norfolk line of boats to come up to its wharves, which are sixteen miles only from Hampton Roads.

It has nine mills working timber; basket works with 300 hands, a foundry, kindling wood works supplying New York and employing 350 hands, a peanut factory of 100 hands, knitting mill with 200 hands, two iron works, two steam brick-yards, a canning factory and two lime-kilns.

It is on high ground, fifty-four feet above sea level, and had, in 1890, 3,354 inhabitants, an increase of 70 per cent. in the ten preceding years. It is an old town, with revolutionary traditions, but is one of the liveliest places in Tidewater Virginia.

It has two academies for girls and a military school for boys. Its water supply comes from Lake Kilby, which also supplies Portsmouth.

The country adjacent is devoted chiefly to lumbering and trucking. Suffolk also is a fish, oyster, clam and crab market.

**West Point**, a minor Virginia port, situated on York River, an estuary of Chesapeake Bay, at the junction of the Mattaponi and Pamunkey rivers, in King William county, forty air-line miles from Norfolk, is also one of that city's tributaries, although it is associated with Richmond for customs purposes, and is deep-water landing place for the Virginia capital.

**Yorktown**, at the mouth of York River, in York county, has no commercial importance, but it is of glorious memory as the field of the final triumph of the Revolutionary arms, October 19, 1781. Here CORNWALLIS YIELDED HIS SWORD, and with it all the pretensions of Royalty in the Thirteen Colonies; and here, in 1881, the centennial of that momentous event was fittingly celebrated. A column 95 feet high, designed by the sculptor, J. Q. WARD, and suitably ornamented and inscribed, was raised by order of Congress in that year, representatives of the French people, "our ancient allies," participating in the ceremonies of dedication.

Yorktown survives, but scarcely more than in memory. Its population is but 321.

At Yorktown the earthworks of the Revolution and of the Confederacy join. "Cornwallis's Cave" and the old "Nelson Mansion"—the home of one of the Revolutionary patriots, and ancestor of many prominent Virginians—are still to be seen there. From a business standpoint, it is decadent; but Gloucester Point, opposite, is a big truck-shipping point.

**Williamsburg**, James City county, situated on a high ridge about equi-distant from the York and the James, and midway nearly (44 miles) by the Chesapeake and Ohio between Richmond and Norfolk, is notable now chiefly as the seat of two State institutions—the EASTERN LUNATIC ASYLUM OF VIRGINIA, and the venerable WILLIAM AND MARY COLLEGE (page 65) founded in 1692, and of which Washington was Chancellor from 1788 until his death. These institutions give it a population of 2,000 souls.

Williamsburg also has a famous and most interesting past. It is the oldest incorporated town in America. Many of its residences date from the beginning of American history. The churches have books and bells and silver services which were presented them by Royalty before the Revolution, and the towers of the one in which POCOHONTAS was baptized and married are still to be seen there.

It was originally "Middle Plantation Old Fields," and was the Colonial Capital from 1698 to 1775. It was at Williamsburg, in the Old Hall of the Burgesses, that PATRICK HENRY drew his forceful parallel, beginning "Cæsar had his Brutus," and retorted upon those who cried him down with "Treason!" "Treason!"—boldly, heroically, gloriously—"If that be treason, make the most of it!" and the first newspaper to print the DECLARATION OF INDEPENDENCE is still published here, or until lately was.

**Old Jamestown.**—WILLIAMSBURG is about an hour's ride from Yorktown by pike, and about as far from another Virginia relic, the most archaic in fact of all, old JAMESTOWN, which by the course of the James is 35 miles from Norfolk. Hardly a vestige of the settlement at Jamestown remains: of what was not only the first settlement by the English-speaking race on this continent, but really their first attempt at colonization—nothing now but a ruined church tower and some score or two of dilapidated headstones. The State, however, by the generosity of a wealthy resident near by—E. E. Barney, of Homewood Plantation—has lately undertaken its preservation, and the place is to be made, by the establishment of a hotel, in the nature of a Commonwealth's shrine.

But the story of Jamestown is, or should be at least, to every American entirely familiar—a school-day remembrance, permanent and vivid. Here was the first American capital; here was the base of Smith's explorations of the Chickahominy and Chesapeake, and his treaty-ground with Powhatan; here Pocahontas was held for ransom; here in the primitive days English maids of humble birth but "pure and incorrupt" were brought to be wives for the planters, and were disposed of for the price of their passage in currency or tobacco; here the first cargo of negro slaves was landed from a Dutch vessel; here there was Civil War three centuries ago—the abortive Rebellion of Bacon; and here, there are still to be seen, in fair preservation, the breast-works raised by the soldiers of the Confederacy.

What makes a city grow?

Why, the growth of its back country, to be sure.  
And what back country has Norfolk?

Why, in one sense. It is a port, remember; no pent-up Utica, dependent entirely on this crop or that, or this section or the other; but on drawing upon all parts—West and South—for its trade, and steadily widening its sphere and dominion in the land.

For some time after the war here, and until lately, ships' cargoes (foreign) were all cotton; nowadays, there are many charters for miscellaneous freights. What does that signify? Why, extension, expansion, broadening, spreading out in a business way; new lines of business; new enterprises and interests; new tributaries; more provinces of trade. With thirty-five or forty millions worth of cotton, ten millions worth of lumber, six or eight of truck, and five or six of coal passing through it, Norfolk has got to be a pretty important port.

## OUR BANKS AND MONETARY INSTITUTIONS.

**T**HREE are in Norfolk ten banking institutions ; of these two have a national charter, seven are State banks, and one private bank.

Four of these banks receive savings deposits,—the aggregate of which is about \$1,000,000.

Portsmouth has three State banks, with a total capital stock, \$201,500. The capital stock of the nine banks in Norfolk is \$1,420,200; surplus and undivided profits, \$656,960; total, \$2,077,160.

For commercial purposes there is ample capital, and for developmental demands ; building associations, resident and non-resident capital readily supply and meets the demand.

All told, the loaning capital here is about \$5,000,000 and perhaps more.

Our leading lines of trade, such as cotton, coal, truck, fish, oysters, etc., are mostly done upon a cash basis, and the demand, therefore, for bank accommodation is greatly lessened.

There are very large disbursements here on government account. Norfolk spends about \$750,000 a year; Portsmouth and Norfolk County about \$250,000 ; the postal transactions involve \$1,000,000 ; internal revenue collections, \$25,000 ; Navy Yard pay roll and contracts, \$1,500,000, and federal court business, custom house collections, and salary disbursements, pensions, Hampton Soldiers' Home and Naval Hospital warrants may be added also to this.

These governmental disbursements aggregate some \$4,000,000 a year.

The banking institutions of Norfolk, their officers, directors, capital, etc., are as follows :

## THE CITIZENS BANK.

(Organized 1867.)

|                    |                  |               |           |
|--------------------|------------------|---------------|-----------|
| President .....    | Wm. H. PETERS.   | Capital ..... | \$300,000 |
| Vice-President.... | J. W. PERRY.     | Surplus ..... | 100,000   |
| Cashier .....      | WALTER H. DOYLE. | Profits.....  | 65,000    |

## DIRECTORS.

|                   |                   |                   |
|-------------------|-------------------|-------------------|
| W. H. PETERS.     | McD. L. WRENN.    | R. H. BAKER.      |
| J. W. PERRY.      | GEO. C. REID.     | JOHN N. WILLIAMS. |
| W. CHARLES HARDY. | GEO. A. SCHMELZ.  | WALTER H. DOYLE.  |
| G. M. SERPELL.    | THOS. R. BORLAND. |                   |

## MARINE BANK.

(Organized 1872.)

|                        |           |
|------------------------|-----------|
| Capital Stock.....     | \$110,000 |
| Surplus .....          | 100,000   |
| Undivided Profits..... | 33,000    |

President.....W. H. TAYLOR.

## DIRECTORS.

|                 |                    |
|-----------------|--------------------|
| CHARLES REID.   | WASHINGTON TAYLOR. |
| W. W. GWATHMEY. | M. L. T. DAVIS.    |
| B. P. LOYALL.   | THOMAS TABB.       |
| JAS. T. BORUM.  | RICHARD C. TAYLOR. |
|                 | WALTER H. TAYLOR.  |

## NORFOLK, VA.

## BANK OF COMMERCE.

(Organized 1878.)

|                      |                |                        |           |
|----------------------|----------------|------------------------|-----------|
| President .....      | N. BEAMAN.     | Capital Stock.....     | \$100,000 |
| Vice-President ..... | K. B. ELLIOTT. | Surplus.....           | 60,000    |
| Cashier.....         |                | Undivided Profits..... | 14,460    |

## DIRECTORS.

|                 |                   |
|-----------------|-------------------|
| JAMES E. BARRY. | F. M. WHITEHURST. |
| B. T. BOCKOVER. | J. W. HUNTER.     |
| K. B. ELLIOTT.  | R. W. SANTOS.     |
| R. P. VOIGHT.   | FRED. GREENWOOD.  |
| B. G. POLLARD.  | N. BEAMAN.        |

## THE NORFOLK NATIONAL BANK.

(Organized August 1, 1885.)

## UNITED STATES DEPOSITORY.

|                   |                    |              |           |
|-------------------|--------------------|--------------|-----------|
| President.....    | J. G. WOMBLE.      | Capital..... | \$400,000 |
| Vice-President.   | C. W. GRANDY.      | Surplus..... | 160,000   |
| Cashier.....      | CALDWELL HARDY.    | Profits..... | 48,000    |
| Assis't Cashier.. | A. B. SCHWARZKOPF. |              |           |

## DIRECTORS.

|                 |                  |                   |
|-----------------|------------------|-------------------|
| C. W. GRANDY.   | LUTHER SHELDON.  | C. BILLUPS.       |
| M. L. T. DAVIS. | JOHN N. VAUGHAN. | T. R. BALLENTINE. |
| W. D. ROONTREE. | D. LOWENBERG.    | WM. C. DICKSON.   |
| WM. H. WHITE.   | J. G. WOMBLE.    | HENRY WALKE.      |
| GEORGE TAIT.    | C. A. WOODARD.   | CALDWELL HARDY.   |

## CITY NATIONAL BANK.

(Organized 1892.)

|                      |              |                        |           |
|----------------------|--------------|------------------------|-----------|
| President.....       | A. E. KRISE. | Capital Stock.....     | \$200,000 |
| Vice-President. .... | C. A. NASH.  | Surplus.....           | 15,000    |
| Cashier.....         | B. W. LEIGH. | Undivided Profits..... | 3,000     |

## DIRECTORS.

|                  |                  |
|------------------|------------------|
| A. E. KRISE.     | W. T. SIMCOE.    |
| C. A. NASH.      | A. L. McCLELLAN. |
| JNO. L. ROPER.   | W. H. H. TRICE.  |
| WILLIAM DONOVAN. | BARTON MYERS.    |
| FLOYD HUGHES.    | S. L. FOSTER.    |
| C. W. FENTRESS.  | JOHN SHERIDAN.   |
| R. A. DODSON.    | B. W. LEIGH.     |

## NORFOLK BANK FOR SAVINGS AND TRUSTS.

(Organized 1893.)

|                    |                 |                |           |
|--------------------|-----------------|----------------|-----------|
| President.....     | C. W. GRANDY.   | Capital .....  | \$250,000 |
| Vice-President.... | GEORGE TAIT.    | Surplus.....   | 39,000    |
| Cashier.....       | CALDWELL HARDY. | Deposits ..... | 475,000   |

## DIRECTORS.

|                   |                |                 |
|-------------------|----------------|-----------------|
| J. G. WOMBLE.     | HENRY KIRN.    | ALFRED P. THOM. |
| M. L. T. DAVIS.   | WM. H. WHITE.  | C. A. WOODARD.  |
| JNO. N. VAUGHAN.  | W. W. VICAR.   | D. LOWENBERG.   |
| CALDWELL HARDY.   | C. W. GRANDY.  | GEORGE TAIT.    |
| T. R. BALLENTINE. | GEO. L. ARPS.  | C. BILLUPS.     |
| W. H. C. ELLIS.   | G. M. SERPELL. | W. D. ROONTREE. |
| THOMAS TAUB.      | DEC. W. THOM.  | R. PAGE WALLER. |

## MERCHANTS AND MECHANICS SAVINGS BANK.

|                     |                  |                |           |
|---------------------|------------------|----------------|-----------|
| President.....      | W. B. ROGERS.    | Capital.....   | \$ 10,200 |
| Vice-President..... | W. H. WALES, JR. | Surplus.....   | 19,500    |
| Cashier.....        | W. H. WALES.     | Deposits ..... | 233,250   |
| Ass't Cashier.....  | R. H. GORDAN.    |                |           |

---

## THE SAVINGS BANK OF NORFOLK.

|                |                    |               |           |
|----------------|--------------------|---------------|-----------|
| President..... | GEORGE W. DEY.     | Capital.....  | \$ 30,000 |
| Cashier .....  | GEO. CHAMBERLAINE. | Deposits..... | 175,000   |

## THE NORFOLK TRUST COMPANY.

|                     |               |              |          |
|---------------------|---------------|--------------|----------|
| President.....      | W. B. ROGERS. | Capital..... | \$20,000 |
| Vice-President..... | A. S. MARTIN. |              |          |
| Treasurer.....      | L. P. TAYLOR. |              |          |

---

## BURRUSS, SON & CO., BANKERS.

Commercial and other business paper discounted.  
Loans negotiated on favorable terms.  
City Bonds and other Securities bought and sold.  
Deposits received and accounts invited.

Interest allowed on time deposits.  
Safe Deposit Boxes for rent. Charges moderate.  
Draw Bills of Exchange and make cable transfers to Europe.  
Letters of credit issued on principal cities of the world.

## NORFOLK CLEARING

Is composed of the following banks, and was organized in March, 1871:

THE CITIZENS BANK,  
MARINE BANK,  
BURRUSS, SON & CO.,  
BANK OF PORTSMOUTH,

BANK OF COMMERCE,  
NORFOLK NATIONAL BANK,  
CITY NATIONAL BANK.

Its records show a steady increase each year since its organization. Clearings in 1885, \$33,228,851; and in 1895 they were \$57,764,264.

J. P. ANDRE MOTTU,  
CONSUL FOR BELGIUM. }

ETIENNE MULLER.

## J. P. ANDRE MOTTU & Co., STOCKS AND BONDS.

General Agents of the Norfolk and Ghent Companies

THE OWNERS OF NORFOLK'S \$3,000,000  
WEST-END SUBURB.

## REPRESENTATIVES . OF . FOREIGN . CAPITAL.

We solicit correspondence with Manufacturers wishing to move to the leading seaport on the Atlantic south of New York.



FAST FREIGHT LINE.

# OLD DOMINION

Steamship Company's Lines.

...BETWEEN...

## NORFOLK and NEW YORK.

### STEAMSHIPS.

YORKTOWN.

ROANOKE.

JAMESTOWN.

OLD DOMINION.

GUYANDOTTE.

RICHMOND.

CITY OF COLUMBIA.

### SPLENDID PASSENGER ACCOMMODATIONS

Leave Norfolk for New York daily.

Leave New York for Norfolk daily, except Sunday.

### BETWEEN NORFOLK AND VIRGINIA POINTS.

SMALL STEAMER SERVICE.—Daily except Sunday. For Old Point, Hampton, Newport News, Smithfield, Gloucester and Mathews Counties, Severn, Pocosin, Back and York River Landings, West Point and Yorktown—also Suffolk and Nansemond River Landings.

Freight received daily, except Sunday.

For full information as to passenger and freight rates, apply to

**W. L. GUILLAUME,**  
Traffic Manager,  
New Pier, 26 N. R., NEW YORK.

**M. B. CROWELL,**  
Agent,  
NORFOLK, V.A.

## NORFOLK & SOUTHERN RAILROAD

THE DIRECT RAIL LINE TO ALL POINTS

• • • IN EASTERN NORTH CAROLINA . . . . .

Double daily trains between NORFOLK, ELIZABETH CITY, HERTFORD, SNOWDEN, EDENTON, MACKEV'S FERRY, ROPER, PANTEGO, BELHAVEN, Etc. Connects at Elizabeth City with the Sound Line Steamers for NEWBERNE, ROANOKE ISLAND, KINSTON, GOLDSBORO, MOREHEAD CITY, WILMINGTON, and all points on the Atlantic and North Carolina R. R., and Wilmington, New Berne and Norfolk R. R. Connects at Edenton with N. & S. R. R. Co.'s Steamers for Plymouth, Windsor and all landings on the Roanoke, Cashie, Chowan and Scuppernong Rivers and Salmon Creek. Connects at Belhaven with Old Dominion Steamer for Aurora, South Creek, Washington, N. C., and landings on Pungo and Pamlico Rivers. This Company, with its annex steamboat service on the rivers and sounds of Eastern North Carolina, affords to shippers quick and reliable transportation at low rates.

**HOME-SEEKERS** should not fail to visit the section traversed by the Norfolk & Southern. It offers many advantages to those seeking homes in a mild climate and productive country. Lands can be bought at reasonable figures and on easy terms, which are specially adapted to the cultivation of early vegetables and truck, corn, cotton, rice, peanuts, etc. Large and extensive Saw Mills for the manufacture of Lumber are located on the line of the Norfolk and Southern Railroad, which supply North Carolina Pine Lumber to all sections reached by rail, at favorable through rates. Connecting with the various Transportation Lines at Norfolk, quick dispatch of Truck, Fish and Perishable Freight is given daily to all Northern markets. Special rates for Land Buyers and Prospectors will be given upon application to the General Office of the Norfolk and Southern Railroad Co., Norfolk, Va.

**M. K. KING,**  
*General Manager.*

**H. C. HUDGINS,**  
*General Freight and Passenger Agent.*



VESTIBULED  
LIMITED  
TRAIN  
**SOUTH**

# Seaboard Air Line

IS THE SYNONYM OF

**Comfort. Safety. Speed.**

Its excellent Train Service, including "**THE ATLANTA SPECIAL**," a magnificent Solid Vestibuled Limited Train, and the "**S. A. L. EXPRESS**," are the product of the most modern inventions of the best car builders. Propelled by the finest and most powerful locomotives, these excellent trains traverse the most interesting section of the South.

## FROM THE EAST.

TOURISTS MAY TAKE the through route, via Washington, Richmond and Weldon, or may take advantage of a rail—rail and water—or all-water trip to Norfolk and Portsmouth. Making best time to the

## South's Great Cities

ATLANTA, MACON, NEW ORLEANS, MONTGOMERY, CHATTANOOGA, NASHVILLE, MEMPHIS AND ALL POINTS IN

TEXAS. CALIFORNIA. MEXICO.

The country tributary to the lines of the Seaboard Air Line System is not surpassed in America for **GENERAL FARMING, STOCK RAISING, FRUIT GROWING, TRUCK GARDENING**. In its adaptability for Early Fruits and Vegetables, this section is pre-eminent in soil, climate, nearness to Northern markets and facilities for rapid transportation.

For information, apply to

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City Passenger Agent,  
77 Main St., Norfolk, Va.

W. V. H. WILLIAMS,  
City Ticket Agent,  
Portsmouth, Va.

E. ST. JOHN,  
Vice-Pres. & Gen'l Mngr.

H. W. B. GLOVER,  
Traffic Manager.

GEO. L. RHODES,  
General Agent.

T. J. ANDERSON,  
Gen'l Passenger Agent.

GENERAL OFFICES · PORTSMOUTH, VA

## INLAND NAVIGATION.

# The Albemarle and Chesapeake Canal,

with the Chesapeake and Delaware Canal and Delaware and Raritan Canal, form the great Inland Waterway from NEW YORK, PHILADELPHIA & BALTIMORE to NORTH CAROLINA and the SOUTH, by Canals and Inland Navigation, for Steamboats, Sailing Vessels, Rafts, etc., avoiding the dangers of Hatteras and the coast of North Carolina, Saving time and insurance.

### DIMENSIONS OF CANALS AND LOCKS.

| CANALS                               | MILES          | LOCKs         | DEPTH |
|--------------------------------------|----------------|---------------|-------|
|                                      | Length<br>Feet | Width<br>Feet | Feet  |
| Albemarle and Chesapeake Canal ..... | 14             | 220           | 40    |
| Chesapeake and Delaware Canal .....  | 14             | 220           | 24    |
| Delaware and Raritan Canal.....      | 43             | 220           | 24    |
| Newberne and Beaufort Canal .....    | 3              | No Locks      | ..    |

 Light draft steamers bound to Charleston, Savannah, Florida and the West Indies take this route.

Steam tug boats leave Norfolk towing Sail Vessels, Barges, Rafts, etc., to and from North Carolina to Baltimore, Philadelphia and New York.

Freight Steamers leave Norfolk for the following places: Edenton, Elizabeth City, Hertford, Plymouth, Jamesville, Williamston, Hamilton, Hill's Ferry, Palmyra, Scotland Neck, Halifax, Weldon, Columbia, Fairfield, Windsor, Winton, Gatesville, Murfreesboro, Franklin, Currituck, Coinjock, Roanoke Island, Washington, Greenville, Tarboro, Indiantown, Bay River and Newberne.

For Rates of Tolls, Towing, Maps, Charts, etc., apply to

**ALBEMARLE AND CHESAPEAKE CANAL CO.,**

21 Granby Street, Norfolk, Va

# The Merchants and Miners Transportation Company.

### BETWEEN

**Norfolk, Newport News, Boston, Providence,  
Baltimore and Savannah.**

Running direct lines, with their New First-class Fleet of Freight and Passenger Steamships.

THE HOWARD,  
GLOUCESTER,  
FAIRFAX,  
ESSEX,  
DORCHESTER,

AND WM. LAWRENCE,

CHATHAM,  
D. H. MILLER,  
BERKSHIRE,  
ALLEGHANY,  
WM. CRANE,

of 1,500 to 3,000 tons each, and the finest sea-going ships that steam out of Norfolk harbor, dispatching not less than three ships a week for Boston, a like number to Providence, and two ships weekly for Savannah, Ga.

All these lines go to Baltimore, thus forming a direct freight and passenger route to the cities first above named.

Freight at lowest rates, and passenger accommodations unsurpassed.

For full information, apply to

**R. H. WRIGHT, Agent,  
Norfolk, Va.**

J. C. WHITNEY, Traffic Manager.  
A. D. STEBBINS, Asst. Traffic Manager.  
W. P. TURNER, Gen'l Pass. Agent.

**BALTIMORE, MD.**



# Southern Railway

The Great Through Route between North and South.

VIA NORFOLK, RALEIGH, GREENSBORO TO  
ALL POINTS SOUTH and SOUTH-  
WEST.

To Asheville and Hot Springs  
AND THE  
⇒ Western North Carolina Resorts ⇎  
"THE LAND OF THE SKY."

"THE NORFOLK AND CHATTANOOGA LIMITED" Solid Through Train, with Pullman Cars daily, leaving Norfolk daily 10:00 A. M.

THE WASHINGTON AND SOUTHWESTERN VESTIBULED LIMITED BETWEEN NEW YORK, ATLANTA AND NEW ORLEANS, via Washington, Danville, Greensboro and Charlotte.

Pullman Dining Car serves all meals between New York and New Orleans. Pullman Drawing-Room Sleeping Car between New York, New Orleans, Memphis, Asheville and Hot Springs.

Nos. 35 and 36—"U. S. Fast Mail"—Pullman Drawing-Room Buffet Sleeping Cars between New York, Atlanta and New Orleans; New York and Jacksonville, Charlotte and Augusta.

*Double Daily Service Between New York and Florida.*

*Double Daily Service between Richmond and the South.*

J. M. CULP,  
Traffic Manager.

W. A. TURK,  
General Passenger Agent.

E. T. LAMB,  
General Agent,  
Foot Fayette St., Norfolk, Va.

WM. H. TAYLOE,  
Dist. Pass. and Ticket Agent,  
58 Main St., (Atlantic Hotel),  
Norfolk, Va.

General Offices—No. 1300 Pennsylvania Avenue, Washington, D. C.

W. H. GREEN, Gen'l Superintendent.  
H. F. SMITH, Gen'l Freight Agent.

**BRANCH OFFICES:**

1002 Gerard Bldg., Broad & Chestnut Sts., Philadelphia, Pa.

18 Broadway, New York.

**John L. Roper Lumber Company,**  
Manufacturers of  
**North Carolina Pine Lumber**

Railroad Ties, Cedar and Cypress Shingles, Cedar Tank Plank and Boat Boards, Telegraph Arms, Worked Kiln-dried N. C. Pine Flooring, Ceiling, Partition and Mouldings of all patterns.

NORFOLK, VA.

[See page 48.]

**Reed Bros. & Co.,**

(Successors to PETERS & REED.)

Dr. F. A. WALKE.

J. N. WILLIAMS.

**WALKE & WILLIAMS,**

Exporters of and  
Dealers in . . . . .  
**STAVES AND**  
**LUMBER.**

**WHOLESALE**  
**DRUGGISTS.**

Columbia Bldg., Granby St.,

NORFOLK, VA.

Cor. Water St. & Roanoke Ave.,

NORFOLK, VA.

DEALERS IN PAINTS, OILS, &c.

HEADQUARTERS FOR  
**NORTH CAROLINA PINE.**  
**THE TUNIS LUMBER CO.**  
**NORFOLK, VA**

Band-Sawed Lumber. *Ten million feet under cover.* The largest and best equipped establishment in the South, and, in fact, the largest in America in the same line of business.

Facilities for shipping are unexcelled, both by rail and water.

Lumber delivered anywhere.

Write for particulars to NORFOLK, VA., or BALTIMORE, MD.

[See page 47.]

# ATLANTIC & DANVILLE RAILWAY,

DIRECT LINE BETWEEN NORFOLK AND DANVILLE.

TWO PASSENGER TRAINS DAILY IN EACH DIRECTION.

The only line reaching the Celebrated Buffalo Lithia Springs.

...THE main line of the Atlantic & Danville Railway extends 206 miles west to Danville, Va., the largest bright tobacco market in the world. The James River Division extends 55 miles from Emporia, Va., to Claremont Wharf on the James River.

## CONNECTIONS

At Emporia with Atlantic Coast Line for Richmond, Petersburg, Wilmington, and all points South.

At Danville with Southern Railway for Atlanta, Augusta, Birmingham, New Orleans and all points South and Southwest.

At Denniston Junction with Norfolk & Western Railroad for Durham, South Boston, and all points on Durham Division.

C. D. OWENS,  
V-P. and G. M.

CHAS. O. HAINES,  
Sup't and Chief Eng'r.

WM. H. TAYLOR,  
G. F. and P. A.

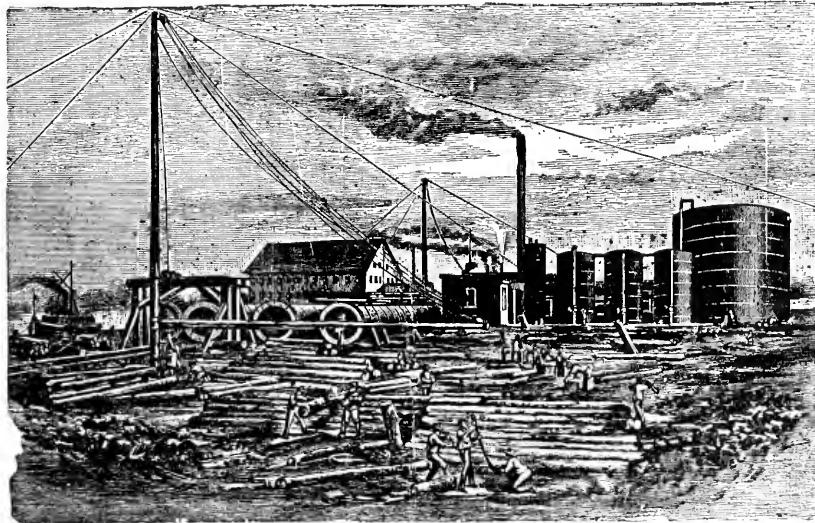
W. B. ROGERS,  
President.

A. S. MARTIN,  
Sec'y, Treas. and Manager.

W. W. LITTLE,  
Engineer and Sup't of Works.

## Old Dominion Creosoting Co.

Office: 54 Main St., NORFOLK, VA.



WE Creosote Piles, Decking for Vessels, Posts, Joists, Railroad Ties, Telegraph Poles and Arms, and all Lumber exposed to damp or water.

### CREOSOTED LUMBER,

Indestructible and proof against all insects and decay, particularly the TEREDO NAVALIS (ship worm). Thousands of dollars saved by the use of it.

Orders will receive prompt attention.

(See Page 48.)

ESTABLISHED 1844.

# Charles Reid & Sons

## Commission Merchants

—SPECIALTY:—

*Staves, Shingles and Shooks*

STAVE YARDS:

INDIA WHARF, NORFOLK.  
COOKE'S WHARF, PORTSMOUTH.

OFFICE:

14 NIVISON STREET,  
NORFOLK, - - VIRGINIA.

# Virginia - Carolina Chemical Co.

## Norfolk and Carolina Chemical Co. (Branch.)

Manufacturers of

Sulphuric Acid, and Fer-  
tilizers for all  
Crops.

Importers of

Potash Salts,  
Nitrate of Soda.

OFFICES:

38 MAIN STREET,  
NORFOLK, VA.

PLANT — PINNER'S POINT.

SEE PAGE 49.

J. H. WATTERS.

A. A. MARTIN.

Watters & Martin,

Wholesale  
Hardware.

84 and 86 Water Street,

Norfolk, Va.

WHILE OUR works are the newest, they are, perhaps, the best equipped on the Atlantic coast. They are situated at the termini of the Great Southern and Coast Line Systems of Railroads; the tracks of both lines run directly into our works. Our dock facilities for receiving goods from the largest vessels which come into this port are unexcelled.

These works were constructed by experienced chemical and mechanical engineers, and have every facility for receiving, storing, manufacturing and shipping goods. We claim that there could be no better site for a plant for the distribution of Fertilizers among our Southern people than ours.

A WONDERFUL SECTION OF COUNTRY.

TWENTY-FIVE miles around Norfolk, Portsmouth, Newport News, Old Point Comfort and Hampton Roads. Our new map shows it all. Our eleven year old paper, the "Horn of Plenty," tells it all. You can see it all by studying our map; and understand it all by reading our paper. Only 50c. a year for the paper; and three good maps are given free to each subscriber. Send for free sample copies of the paper; read it regularly, and find out all about Eastern Virginia and North Carolina near the sea.

A. JEFFERS,

185 Main Street, Norfolk, Va.

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→ No. Vermillion ←  
No. 4 Granby Street,  
Atlantic Hotel,  
Norfolk, = = Virginia.  
• • •

FAMILY WINE STORE

SELECT STOCK OF

Wines, Liquors, Cigars,

IMPORTED AND DOMESTIC.

POCKET PISTOLS....

....FOR TOURISTS,

LOADED TO ORDER.

AGENT FOR POLAND MINERAL WATER.

JAMES RIDDLE.

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• • • GRAHAM & RIDDLE • • •  
CONSULTING AND CONSTRUCTING ENGINEERS

DESIGN, SUPERVISE AND CONSTRUCT  
GENERAL ENGINEERING WORK.

102 MAIN STREET,

NORFOLK, VA.

REGULAR SAILINGS  
Liverpool, Hamburg,  
Rotterdam, Bremen.

North American

\* Transport \*  
\* \*  
\* Company, \*

COLUMBIA BUILDING,

NORFOLK, VA.

JAMES GRAHAM, Jr.,  
Manager.

The Old Bay Line

...BETWEEN...

Norfolk  
AND Baltimore

This Old and Reliable Line to  
All Points North, East and West.

THE PALATIAL STEAMERS,  
ALABAMA AND GEORGIA,  
Give to the traveling public unexcelled  
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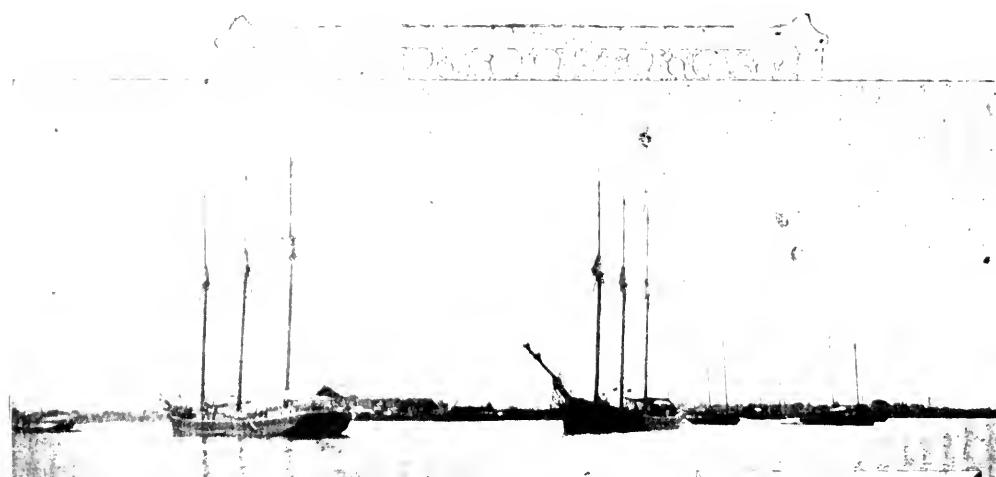
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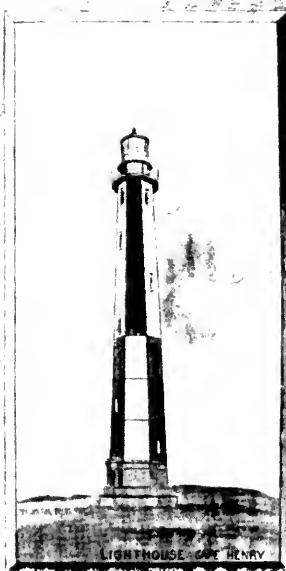
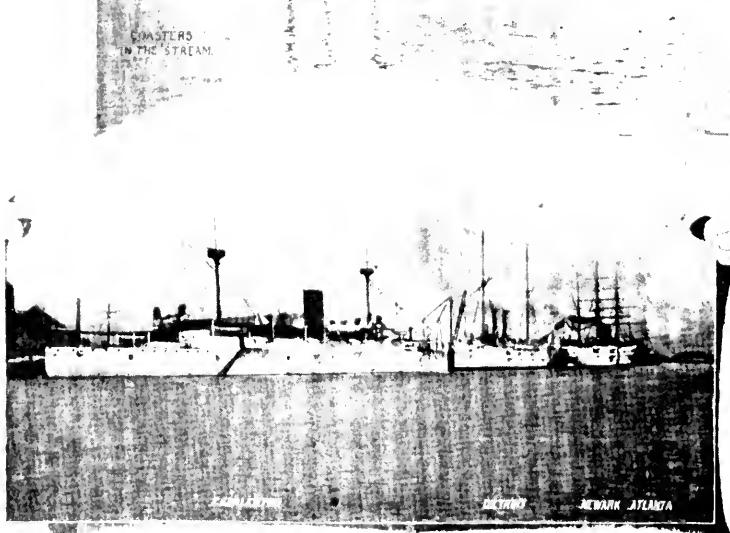


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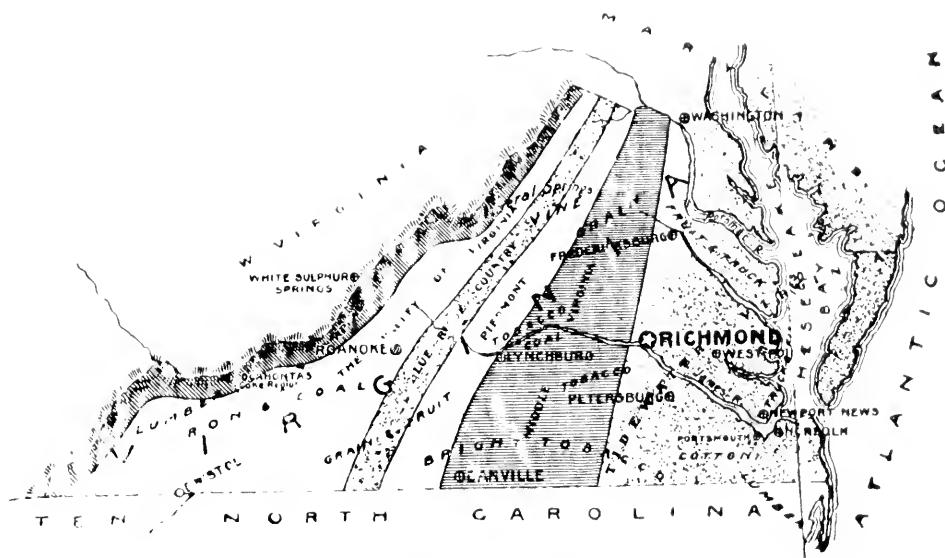
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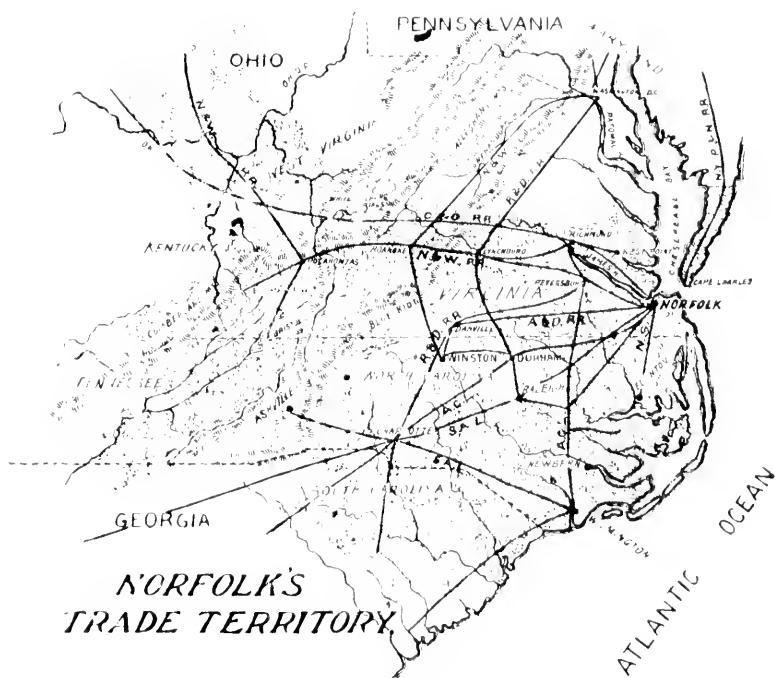


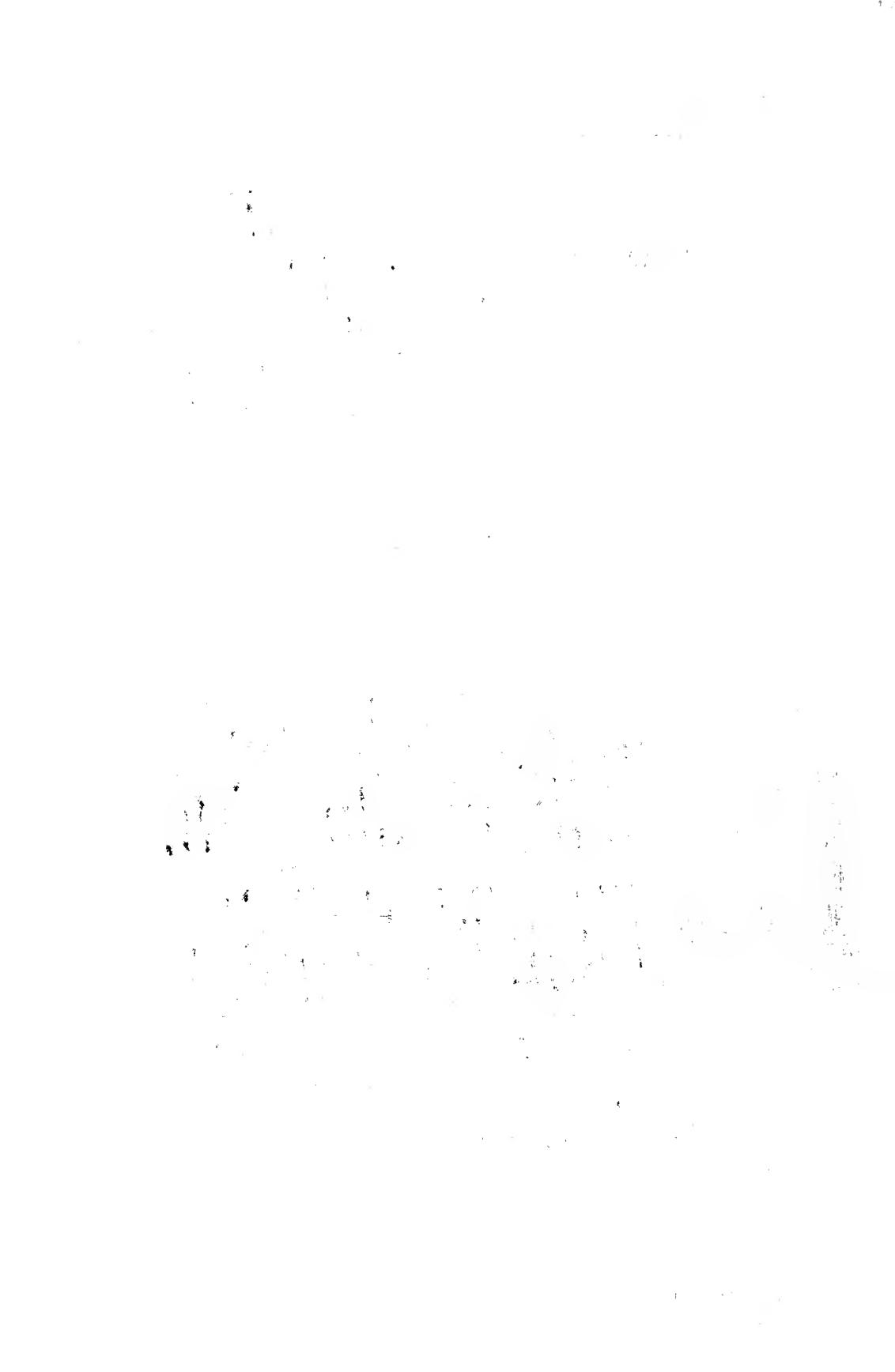
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